

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/07/2024

General Information

Name: Hon Rosemarie Scher

CONFIDENTIAL

PID 238084

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (15Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of June 3, 2024 was \$ 5,441,432.00.

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/07/2024

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 62,373.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
{REDACTED}	\$ 420,000.00
{REDACTED}	\$ 1,321,269.00
Capital One Money Market	\$ 10,830.00
Capital One Checking	\$ 2,500.00
Truist Money Market	\$ 50,280.00
Wells Fargo Checking	\$ 9,778.00
Wells Fargo Savings	\$ 1,418.97
Charles Schwab IRA	\$ 359,707.00
Charles Schwab Investment	\$ 2,050,564.00
Nationwide Deferred Compensation	\$ 397,356.00
Treasury Direct Series I Savings Bond	\$ 10,692.00
99% Shares 846 Boca, LLC	\$ 596,902.00
99% Shares 579 Boca, LLC	\$ 6,594.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☒ I elect to file a copy of my 2023 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
See Attached			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Rosemarie Scher

Digitally signed: 06/07/2024

Filed with COE: 06/07/2024

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 20 _____

See separate instructions.

Your first name and middle initial ROSEMARIE		Last name SCHER		Your social security number [REDACTED]	
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number	
Home address (number and street). If you have a P.O box, see instructions. [REDACTED]				Apt. no.	
City, town or post office. If you have a foreign address, also complete spaces below [REDACTED]			State [REDACTED]	ZIP code [REDACTED]	
Foreign country name		Foreign province/state/county		Foreign postal code	
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse					

Filing Status	☒ Single	☐ Head of household (HOH)
Check only one box.	☐ Married filing jointly (even if only one had income)	☐ Qualifying surviving spouse (QSS)
	☐ Married filing separately (MFS)	

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction ☐ Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness	You:	Were born before January 2, 1959	Are blind	Spouse:	Was born before January 2, 1959	Is blind
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Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):			
If more than four dependents, see instr. and check here ☐	(1) First name	Last name		Child tax credit	Credit for other dependents		

Income		1a		Total amount from Form(s) W-2, box 1 (see instructions)		1a		150,121		
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.	b	Household employee wages not reported on Form(s) W-2				1b				
	c	Tip income not reported on line 1a (see instructions)				1c				
	d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)				1d				
	e	Taxable dependent care benefits from Form 2441, line 26				1e				
	f	Employer-provided adoption benefits from Form 8839, line 29				1f				
	g	Wages from Form 8919, line 6				1g				
	h	Other earned income (see instructions)				1h				
	i	Nontaxable combat pay election (see instructions)				1i				
	z	Add lines 1a through 1h				1z	150,121			
	Attach Sch. B if required.	2a	Tax-exempt interest		2a	587	b	Taxable interest		2b
3a		Qualified dividends		3a	18,790	b	Ordinary dividends		3b	18,790
Standard Deduction for — • Single or Married filing separately, \$13,850 • Married filing jointly or Qualifying surviving spouse, \$27,700 • Head of household, \$20,800 • If you checked any box under Standard Deduction, see instructions.	4a	IRA distributions		4a		b	Taxable amount		4b	
	5a	Pensions and annuities		5a		b	Taxable amount		5b	
	6a	Soc. sec. ben.		6a		b	Taxable amount		6b	
	c	If you elect to use the lump-sum election method, check here (see instructions)								
	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here								
	8	Other income from Schedule 1, line 10				7	47,342			
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income				8	-9,597			
	10	Adjustments to income from Schedule 1, line 26				9	241,777			
	11	Subtract line 10 from line 9. This is your adjusted gross income				10	0			
	12	Standard deduction or itemized deductions (from Schedule A)				11	241,777			
13	Qualified business income deduction from Form 8995 or Form 8995-A				12	13,850				
14	Add lines 12 and 13				13					
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income				14	13,850				
					15	227,927				

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2023)

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972	16	43,542
	3			
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	43,542
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	43,542
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	1,588
	24	Add lines 22 and 23. This is your total tax	24	45,130
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2	25a	37,909
	b	Form(s) 1099	25b	
	c	Other forms (see instructions)	25c	
	d	Add lines 25a through 25c	25d	37,909
	26	2023 estimated tax payments and amount applied from 2022 return	26	
	27	Earned income credit (EIC)	27	
	28	Additional child tax credit from Schedule 8812	28	
	29	American opportunity credit from Form 8863, line 8	29	
	30	Reserved for future use	30	
Refund	31	Amount from Schedule 3, line 15	31	
	32	Add lines 27, 28, 29 and 31. These are your total other payments and refundable credits	32	
	33	Add lines 25d, 26, and 32. These are your total payments	33	37,909
	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	
	b	Routing number	c	Type: ☐ Checking ☐ Savings
	d	Account number		
	36	Amount of line 34 you want applied to your 2024 estimated tax	36	
	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	7,221
	38	Estimated tax penalty (see instructions)	38	

Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes. Complete below.** ☐ **No**

Designee's name **ROBERT ROSARIO** Phone no. **305-902-3623** Personal identification number (PIN) *********

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instr.)
CIRCUIT JUDGE			
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)

Phone no.	Email address	Preparer's name	Preparer's signature	Date	PTIN	Check if:
		ROBERT ROSARIO	ROBERT ROSARIO		*****	☐ Self-employed
Firm's name		Firm's address		Firm's EIN		
AUXILIUM ADVISORY GROUP, LLC		2 S. BISCAYNE BLVD, STE 3200 MIAMI FL 33131		305-902-3623 **--***1827		

Go to www.irs.gov/Form1040 for instructions and the latest information.Form **1040** (2023)

SCHEDULE 1
(Form 1040)Department of the Treasury
Internal Revenue Service**Additional Income and Adjustments to Income**Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2023Attachment
Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Your social security number

ROSEMARIE SCHER**Part I Additional Income**

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions):		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	-9,597
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income:		
a	Net operating loss	8a	
b	Gambling	8b	
c	Cancellation of debt	8c	
d	Foreign earned income exclusion from Form 2555	8d	
e	Income from Form 8853	8e	
f	Income from Form 8889	8f	
g	Alaska Permanent Fund dividends	8g	
h	Jury duty pay	8h	
i	Prizes and awards	8i	
j	Activity not engaged in for profit income	8j	
k	Stock options	8k	
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n	Section 951(a) inclusion (see instructions)	8n	
o	Section 951A(a) inclusion (see instructions)	8o	
p	Section 461(l) excess business loss adjustment	8p	
q	Taxable distributions from an ABLE account (see instructions)	8q	
r	Scholarship and fellowship grants not reported on Form W-2	8r	
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u	Wages earned while incarcerated	8u	
z	Other income. List type and amount:	8z	
9	Total other income. Add lines 8a through 8z	9	
10	Combine lines 1 through 7 and 9. This is your additional income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10	-9,597

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2023

SCHEDULE 2
(Form 1040)Department of the Treasury
Internal Revenue Service**Additional Taxes**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2023Attachment
Sequence No. **02**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Your social security number

ROSEMARIE SCHER

Part I Tax		
1	Alternative minimum tax. Attach Form 6251	1
2	Excess advance premium tax credit repayment. Attach Form 8962	2
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3
Part II Other Taxes		
4	Self-employment tax. Attach Schedule SE	4
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6
7	Total additional social security and Medicare tax. Add lines 5 and 6	7
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐	8
9	Household employment taxes. Attach Schedule H	9
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required	10
11	Additional Medicare Tax. Attach Form 8959	11
12	Net investment income tax. Attach Form 8960	12
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares	14
15	Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000	15
16	Recapture of low-income housing credit. Attach Form 8611	16

1,588*(continued on page 2)*

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 2 (Form 1040) 2023

ROSEMARIE SCHER

Schedule 2 (Form 1040) 2023

Page 2

Part II Other Taxes (continued)

17 Other additional taxes:		
a Recapture of other credits. List type, form number, and amount:		
	17a	
b Recapture of federal mortgage subsidy, if you sold your home see instructions	17b	
c Additional tax on HSA distributions. Attach Form 8889	17c	
d Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889	17d	
e Additional tax on Archer MSA distributions. Attach Form 8853	17e	
f Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	17f	
g Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property	17g	
h Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A	17h	
i Compensation you received from a nonqualified deferred compensation plan described in section 457A	17i	
j Section 72(m)(5) excess benefits tax	17j	
k Golden parachute payments	17k	
l Tax on accumulation distribution of trusts	17l	
m Excise tax on insider stock compensation from an expatriated corporation	17m	
n Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866	17n	
o Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR	17o	
p Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund	17p	
q Any interest from Form 8621, line 24	17q	
z Any other taxes. List type and amount:	17z	
18 Total additional taxes. Add lines 17a through 17z		18
19 Reserved for future use		19
20 Section 965 net tax liability installment from Form 965-A	20	
21 Add lines 4, 7 through 16, and 18. These are your total other taxes . Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b		21 1,588

Schedule 2 (Form 1040) 2023

SCHEDULE B
(Form 1040)Department of the Treasury
Internal Revenue Service**Interest and Ordinary Dividends**

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleB for instructions and the latest information.

OMB No. 1545-0074

2023Attachment
Sequence No. **08**

Name(s) shown on return

ROSEMARIE SCHER

Your social security number

Part I

- 1** List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address:

Interest

(See instructions and the Instructions for Form 1040, line 2b.)

Note: If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.**SEE STATEMENT 1****Amount****35,121****1**

- 2** Add the amounts on line 1
- 3** Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815
- 4** Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b

35,121**35,121****Note:** If line 4 is over \$1,500, you must complete Part III.**Amount****Part II**

- 5**
- List name of payer:

CHARLES SCHWAB & CO., INC
TD AMERITRADE**Ordinary Dividends**

(See instructions and the Instructions for Form 1040, line 3b.)

Note: If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

- 6**
- Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b

5,240**13,550****5****18,790****Note:** If line 6 is over \$1,500, you must complete Part III.**Part III**

You must complete this part if you (a) had over \$1,500 of taxable interest or ordinary dividends; (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

Foreign**Accounts****and Trusts****Caution:** If required, failure to file FinCEN Form 114 may result in substantial penalties. Additionally, you may be required to file Form 8938, Statement of Specified Foreign Financial Assets. See instructions.

- 7a** At any time during 2023, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions
- If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements
- b** If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) is (are) located:
- 8** During 2023, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions

Yes**No****X****X**

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule B (Form 1040) 2023

SCHEDULE D
(Form 1040)Department of the Treasury
Internal Revenue Service**Capital Gains and Losses**

Attach to Form 1040, 1040-SR, or 1040-NR.

Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.
Go to www.irs.gov/ScheduleD for instructions and the latest information.

OMB No. 1545-0074

2023Attachment
Sequence No. **12**

Name(s) shown on return

ROSEMARIE SCHER

Your social security number

██████████-██-████Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ Yes ☒ No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

Part I Short-Term Capital Gains and Losses — Generally Assets Held One Year or Less (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b . . .				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked	25,000	25,000	0	0
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked				
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824			4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions			6	
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back			7	0

Part II Long-Term Capital Gains and Losses — Generally Assets Held More Than One Year (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b . . .				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824			11	47,342
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			12	
13 Capital gain distributions. See the instructions			13	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions			14	
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then, go to Part III on the back			15	47,342

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule D (Form 1040) 2023

ROSEMARIE SCHER

Schedule D (Form 1040) 2023

Page 2

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	47,342
• If line 16 is a gain, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 22.		
17 Are lines 15 and 16 both gains? ☒ Yes. Go to line 18. ☐ No. Skip lines 18 through 21, and go to line 22.		
18 If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet	18	
19 If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet	19	15,459
20 Are lines 18 and 19 both zero or blank and are you not filing Form 4952? ☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. Don't complete lines 21 and 22 below. ☒ No. Complete the Schedule D Tax Worksheet in the instructions. Don't complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7, the smaller of: • The loss on line 16; or • (\$3,000), or if married filing separately, (\$1,500) Note: When figuring which amount is smaller, treat both amounts as positive numbers.	21	()
22 Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a? ☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. ☐ No. Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

Schedule D (Form 1040) 2023

Form **8949**Department of the Treasury
Internal Revenue Service
Name(s) shown on return**Sales and Other Dispositions of Capital Assets**

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Go to www.irs.gov/Form8949 for instructions and the latest information.

OMB No. 1545-0074

2023Attachment
Sequence No. **12A**

Social security number or taxpayer identification number

ROSEMARIE SCHER

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part I Short-Term. Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.

Note: You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).

You **must** check Box A, B, or C below. Check **only one** box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☒ **(A)** Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

☐ **(B)** Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS

☐ **(C)** Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	CHARLES SCHWAB & CO., INC	VARIOUS	VARIOUS	25,000	25,000			0
2	Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked)			25,000	25,000		0	0

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Form **8949** (2023)

Name(s) shown on return. Do not enter name and social security number if shown on other side.

Your social security number

ROSEMARIE SCHERR**Caution:** The IRS compares amounts reported on your tax return with amounts shown on Schedule(s) K-1.**Part II Income or Loss From Partnerships and S Corporations**

Note: If you report a loss, receive a distribution, dispose of stock, or receive a loan repayment from an S corporation, you **must** check the box in column (e) on line 28 and attach the required basis computation. If you report a loss from an at-risk activity for which any amount is **not** at risk, you **must** check the box in column (f) on line 28 and attach **Form 6198**. See instructions.

27 Are you reporting any loss not allowed in a prior year due to the at-risk or basis limitations, a prior year unallowed loss from a passive activity (if that loss was not reported on Form 8582), or unreimbursed partnership expenses? If you answered "Yes," see instructions before completing this section. ☐ Yes ☒ No

28	(a) Name	(b) Enter P for partnership; S for S corporation	(c) Check if foreign partnership	(d) Employer identification number	(e) Check if basis computation is required	(f) Check if any amount is not at risk
A	579 BOCA LLC	P		**-***8564		
B	RENTAL REAL ESTATE	P		**-***8564		
C	846 BOCA LLC	P		**-***9875		
D	RENTAL REAL ESTATE	P		**-***9875		

Passive Income and Loss		Nonpassive Income and Loss	
(g) Passive loss allowed (attach Form 8582 if required)	(h) Passive income from Schedule K-1	(i) Nonpassive loss allowed (see Schedule K-1)	(j) Section 179 expense deduction from Form 4562
A		0	
B		9,483	
C		0	
D		114	
29a Totals			
b Totals		9,597	

30	31	32
Add columns (h) and (k) of line 29a	30	0
Add columns (g), (i), and (j) of line 29b	31	9,597
32 Total partnership and S corporation income or (loss). Combine lines 30 and 31	32	-9,597

Part III Income or Loss From Estates and Trusts

33	(a) Name	(b) Employer identification number
A		
B		

Passive Income and Loss		Nonpassive Income and Loss	
(c) Passive deduction or loss allowed (attach Form 8582 if required)	(d) Passive income from Schedule K-1	(e) Deduction or loss from Schedule K-1	(f) Other income from Schedule K-1
A			
B			
34a Totals			
b Totals			

35	36	37
Add columns (d) and (f) of line 34a	35	
Add columns (c) and (e) of line 34b	36	
37 Total estate and trust income or (loss). Combine lines 35 and 36	37	

Part IV Income or Loss From Real Estate Mortgage Investment Conduits (REMICs)—Residual Holder

38	(a) Name	(b) Employer identification number	(c) Excess inclusion from Schedules Q, line 2c (see instructions)	(d) Taxable income (net loss) from Schedules Q, line 1b	(e) Income from Schedules Q, line 3b
39	Combine columns (d) and (e) only. Enter the result here and include in the total on line 41 below				39

Part V Summary

40	Net farm rental income or (loss) from Form 4835. Also, complete line 42 below	40	
41	Total income or (loss). Combine lines 26, 32, 37, 39, and 40. Enter the result here and on Schedule 1 (Form 1040), line 5	41	-9,597
42	Reconciliation of farming and fishing income. Enter your gross farming and fishing income reported on Form 4835, line 7; Schedule K-1 (Form 1065), box 14, code B; Schedule K-1 (Form 1120-S), box 17, code AN; and Schedule K-1 (Form 1041), box 14, code F. See instructions	42	
43	Reconciliation for real estate professionals. If you were a real estate professional (see instructions), enter the net income or (loss) you reported anywhere on Form 1040, Form 1040-SR, or Form 1040-NR from all rental real estate activities in which you materially participated under the passive activity loss rules	43	

Form **1116**Department of the Treasury
Internal Revenue Service**Foreign Tax Credit**

(Individual, Estate, or Trust)

Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.

Go to www.irs.gov/Form1116 for instructions and the latest information.

OMB No. 1545-0121

2023Attachment
Sequence No. **19**

Name

Identifying number as shown on page 1 of your tax return

ROSEMARIE SCHERUse a separate Form 1116 for each category of income listed below. See *Categories of Income* in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.

- a ☐ Section 951A category income c ☒ Passive category income e ☐ Section 901(j) income g ☐ Lump-sum distributions
b ☐ Foreign branch category income d ☐ General category income f ☐ Certain income re-sourced by treaty

h Resident of (name of country) **US UNITED STATES**

Note: If you paid taxes to only one foreign country or U.S. possession, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. possession, use a separate column and line for each country or possession.

Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)

	Foreign Country or U.S. Possession			Total (Add cols. A, B, and C.)
	A	B	C	
i Enter the name of the foreign country or U.S. possession	IRIC			
1a Gross income from sources within country shown above and of the type checked above (see instructions):				
DIVIDENDS & INTEREST	679			1a 679
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
Deductions and losses (Caution: See instructions):				
2 Expenses definitely related to the income on line 1a (attach statement)				
3 Pro rata share of other deductions not definitely related:				
a Certain itemized deductions or standard deduction (see instructions)	13,850			
b Other ded. (attach stmt.)				
c Add lines 3a and 3b	13,850			
d Gross foreign source income (see instructions)	679			
e Gross income from all sources (see instructions)	251,374			
f Divide line 3d by line 3e (see instructions)	0.0027			
g Multiply line 3c by line 3f	37			
4 Pro rata share of interest expense (see instructions):				
a Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)				
b Other interest expense				
5 Losses from foreign sources				
6 Add lines 2, 3g, 4a, 4b, and 5	37			6 37
7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				7 642

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Credit is claimed for taxes (you must check one) (i) ☒ Paid (k) ☐ Accrued	Foreign taxes paid or accrued								
		In foreign currency				In U.S. dollars				
		Taxes withheld at source on:				Taxes withheld at source on:			(t) Other foreign taxes paid or accrued	(u) Total foreign taxes paid or accrued (add cols. (q) through (t))
		(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(p) Other foreign taxes paid or accrued	(q) Dividends	(r) Rents and royalties		
A 1099 TAX										
B										
C										

8 Add lines A through C, column (u). Enter the total here and on line 9, page 2 **8**

For Paperwork Reduction Act Notice, see instructions.

Form **1116** (2023)

ROSEMARIE SCHER

Form 1116 (2023)

Page 2

Part III Figuring the Credit

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9		
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here (see instructions) ☐ (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10		
11	Add lines 9 and 10	11		
12	Reduction in foreign taxes (see instructions)	12		
13	Taxes reclassified under high tax kickout (see instructions)	13		
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	14		
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	642	
16	Adjustments to line 15 (see instructions)	16		
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, you have no foreign tax credit for the category of income you checked above Part I. Skip lines 18 through 24. However, if you are filing more than one Form 1116, you must complete line 20.)	17	642	
18	Individuals: Enter the amount from line 15 of your Form 1040, 1040-SR, or 1040-NR. Estates and trusts: Enter your taxable income without the deduction for your exemption Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.	18	227,927	
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19		0.0028
20	Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 2. Estates and trusts: Enter the amount from Form 1041, Schedule G, line 1a; or the total of Form 990-T, Part II, lines 2, 3, 4, and 6. Foreign estates and trusts should enter the amount from Form 1040-NR, line 16. See instructions. Caution: If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 9978, Partner's Additional Reporting Year Tax, see instructions.	20		43,542
21	Multiply line 20 by line 19 (maximum amount of credit)	21		123
22	Increase in limitation (section 960 (c)) (see instructions)	22		
23	Add lines 21 and 22	23		123
24	Enter the smaller of line 14 or line 23. If this is the only Form 1116 you are filing, skip lines 25 through 32 and enter this amount on line 33. Otherwise, complete the appropriate line in Part IV See instructions	24		

Part IV Summary of Credits From Separate Parts III (see instructions)

25	Credit for taxes on section 951A category income	25		
26	Credit for taxes on foreign branch category income	26		
27	Credit for taxes on passive category income	27		
28	Credit for taxes on general category income	28		
29	Credit for taxes on section 901(j) income	29		
30	Credit for taxes on certain income re-sourced by treaty	30		
31	Credit for taxes on lump-sum distributions	31		
32	Add lines 25 through 31	32		
33	Enter the smaller of line 20 or line 32	33		
34	Reduction of credit for international boycott operations. See instructions for line 12	34		
35	Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G line 2a; or Form 990-T, Part III, line 1a	35		0

Form **4797**

Sales of Business Property
(Also Involuntary Conversions and Recapture Amounts
Under Sections 179 and 280F(b)(2))

OMB No. 1545-0184

2023Department of the Treasury
Internal Revenue Service

Attach to your tax return.
 Go to www.irs.gov/Form4797 for instructions and the latest information.

Attachment
Sequence No. **27**

Name(s) shown on return

Identifying number

ROSEMARIE SCHER

1a Enter the gross proceeds from sales or exchanges reported to you for 2023 on Form(s) 1099-B or 1099-S (or substitute statement) that you are including on line 2, 10, or 20. See instructions	1a	
b Enter the total amount of gain that you are including on lines 2, 10, and 24 due to the partial dispositions of MACRS assets	1b	
c Enter the total amount of loss that you are including on lines 2 and 10 due to the partial dispositions of MACRS assets	1c	

Part I Sales or Exchanges of Property Used in a Trade or Business and Involuntary Conversions From Other Than Casualty or Theft—Most Property Held More Than 1 Year (see instructions)

2	(a) Description of property	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Gross sales price	(e) Depreciation allowed or allowable since acquisition	(f) Cost or other basis, plus improvements and expense of sale	(g) Gain or (loss) Subtract (f) from the sum of (d) and (e)
	FROM R1						47,342
3	Gain, if any, from Form 4684, line 39						3
4	Section 1231 gain from installment sales from Form 6252, line 26 or 37						4
5	Section 1231 gain or (loss) from like-kind exchanges from Form 8824						5
6	Gain, if any, from line 32, from other than casualty or theft						6
7	Combine lines 2 through 6. Enter the gain or (loss) here and on the appropriate line as follows Partnerships and S corporations. Report the gain or (loss) following the instructions for Form 1065, Schedule K, line 10, or Form 1120-S, Schedule K, line 9. Skip lines 8, 9, 11, and 12 below. Individuals, partners, S corporation shareholders, and all others. If line 7 is zero or a loss, enter the amount from line 7 on line 11 below and skip lines 8 and 9. If line 7 is a gain and you didn't have any prior year section 1231 losses, or they were recaptured in an earlier year, enter the gain from line 7 as a long-term capital gain on the Schedule D filed with your return and skip lines 8, 9, 11, and 12 below.						7
							47,342
8	Nonrecaptured net section 1231 losses from prior years. See instructions						8
9	Subtract line 8 from line 7. If zero or less, enter -0-. If line 9 is zero, enter the gain from line 7 on line 12 below. If line 9 is more than zero, enter the amount from line 8 on line 12 below and enter the gain from line 9 as a long-term capital gain on the Schedule D filed with your return. See instructions						9

Part II Ordinary Gains and Losses (see instructions)

10	Ordinary gains and losses not included on lines 11 through 16 (include property held 1 year or less):						
11	Loss, if any, from line 7						11
12	Gain, if any, from line 7 or amount from line 8, if applicable						12
13	Gain, if any, from line 31						13
14	Net gain or (loss) from Form 4684, lines 31 and 38a						14
15	Ordinary gain from installment sales from Form 6252, line 25 or 36						15
16	Ordinary gain or (loss) from like-kind exchanges from Form 8824						16
17	Combine lines 10 through 16						17
18	For all except individual returns, enter the amount from line 17 on the appropriate line of your return and skip lines a and b below. For individual returns, complete lines a and b below.						
a	If the loss on line 11 includes a loss from Form 4684, line 35, column (b)(ii), enter that part of the loss here. Enter the loss from income-producing property on Schedule A (Form 1040), line 16. (Do not include any loss on property used as an employee.) Identify as from "Form 4797, line 18a." See instructions						18a
b	Redetermine the gain or (loss) on line 17 excluding the loss, if any, on line 18a. Enter here and on Schedule 1 (Form 1040), Part I, line 4						18b

For Paperwork Reduction Act Notice, see separate instructions.

Form **4797** (2023)

THERE ARE NO AMOUNTS FOR PAGE 2

SCHEDULE C
(Form 8995-A)
 (Rev. December 2022)

 Department of the Treasury
 Internal Revenue Service

Loss Netting and Carryforward

Attach to Form 8995-A.

 Go to www.irs.gov/Form8995A for instructions and the latest information.

OMB No. 1545-2294

 Attachment
 Sequence No. **55D**

Name(s) shown on return

Your taxpayer identification number

ROSEMARIE SCHER

[REDACTED]

If you have more than three trades, businesses, or aggregations, complete and attach as many Schedules C as needed. See instructions.

1	Trade, business, or aggregation name	(a) Qualified business income/(loss)	(b) Reduction for loss netting (see instructions)	(c) Adjusted qualified business income (Combine (a) and (b). If zero or less, enter -0-.)
	579 BOCA LLC	-9,483		
	846 BOCA LLC	-114		
2	Qualified business net (loss) carryforward from prior years. See instructions		2	11,339
3	Total of the trades, businesses, or aggregations losses. Combine the negative amounts on lines 1, column (a), and 2 for all trades, businesses, or aggregations		3	20,936
4	Total of the trades, businesses, or aggregations income. Add the positive amounts on line 1, column (a), for all trades, businesses, or aggregations		4	
5	Losses netted with income of other trades, businesses, or aggregations. Enter in the parentheses on line 5 the smaller of the absolute value of line 3 or line 4. Allocate this amount to each of the trades, businesses, or aggregations on line 1, column (b).		5	
6	Qualified business net (loss) carryforward. Subtract line 5 from line 3. If zero or more, enter -0-		6	20,936

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Schedule C (Form 8995-A) (Rev. 12-2022)

Form **8960**Department of the Treasury
Internal Revenue Service**Net Investment Income Tax—
Individuals, Estates, and Trusts**
Attach to your tax return.Go to www.irs.gov/Form8960 for instructions and the latest information.

OMB No. 1545-2227

2023Attachment
Sequence No. **72**

Name(s) shown on your tax return

Your social security number or EIN

ROSEMARIE SCHER**Part I Investment Income**

- ☐ Section 6013(g) election (see instructions)
☐ Section 6013(h) election (see instructions)
☐ Regulations section 1.1411-10(g) election (see instructions)

1	Taxable interest (see instructions)		1	35,121
2	Ordinary dividends (see instructions)		2	18,790
3	Annuities (see instructions)		3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	-9,597		
4b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	9,597		
c	Combine lines 4a and 4b		4c	
5a	Net gain or loss from disposition of property (see instructions)	47,342		
5b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	-47,342		
5c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)			
d	Combine lines 5a through 5c		5d	
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)		6	
7	Other modifications to investment income (see instructions)		7	
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7		8	53,911

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a		
b	State, local, and foreign income tax (see instructions)	9b		
c	Miscellaneous investment expenses (see instructions)	9c		
d	Add lines 9a, 9b, and 9c		9d	
10	Additional modifications (see instructions)		10	
11	Total deductions and modifications. Add lines 9d and 10		11	

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13-17. Estates and trusts, complete lines 18a-21. If zero or less, enter -0-	12	53,911
13	Modified adjusted gross income (see instructions)	13	241,777
14	Threshold based on filing status (see instructions)	14	200,000
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	41,777
16	Enter the smaller of line 12 or line 15	16	41,777
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (0.038). Enter here and include on your tax return (see instructions)	17	1,588
18a	Net investment income (line 12 above)	18a	
b	Deductions for distributions of net investment income and charitable deductions (see instructions)	18b	
c	Undistributed net investment income. Subtract line 18b from line 18a (see instructions). If zero or less, enter -0-	18c	
19a	Adjusted gross income (see instructions)	19a	
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b	
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c	
20	Enter the smaller of line 18c or line 19c	20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (0.038). Enter here and include on your tax return (see instructions)	21	

For Paperwork Reduction Act Notice, see your tax return instructions.

Form **8960** (2023)

Passive Activity Loss Limitations

See separate instructions.

Attach to Form 1040, 1040-SR, or 1041.

Go to www.irs.gov/Form8582 for instructions and the latest information.

OMB No. 1545-1008

2023

Attachment
Sequence No. **858**

Identifying number

ROSEMARIE SCHER

Part I 2023 Passive Activity Loss

Caution: Complete Parts IV and V before completing Part I.

Rental Real Estate Activities With Active Participation (For the definition of active participation, see *Special*

Allowance for Rental Real Estate Activities in the instructions.)

1a Activities with net income (enter the amount from Part IV, column (a))		1a		
b Activities with net loss (enter the amount from Part IV, column (b))		1b		
c Prior years' unallowed losses (enter the amount from Part IV, column (c))		1c		
d Combine lines 1a, 1b, and 1c				1d
All Other Passive Activities				
2a Activities with net income (enter the amount from Part V, column (a))		2a		
b Activities with net loss (enter the amount from Part V, column (b))		2b		
c Prior years' unallowed losses (enter the amount from Part V, column (c))		2c	7,420	
d Combine lines 2a, 2b, and 2c				2d -7,420
3 Combine lines 1d and 2d and subtract any prior year unallowed CRD. See instructions. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c or 2c. Report the losses on the forms and schedules normally used.				3 -7,420

If line 3 is a loss and: • Line 1d is a loss, go to Part II.

- Line 2d is a loss (and line 1d is zero or more), skip Part II and go to line 10.

Caution: If your filing status is married filing separately and you lived with your spouse at any time during the year, do not complete Part II. Instead, go to line 10.

Part II Special Allowance for Rental Real Estate Activities With Active Participation

Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

4	Enter the smaller of the loss on line 1d or the loss on line 3	4	
5	Enter \$150,000. If married filing separately, see instructions	5	
6	Enter modified adjusted gross income, but not less than zero. See instructions Note: If line 6 is greater than or equal to line 5, skip lines 7 and 8 and enter -0- on line 9. Otherwise, go to line 7.	6	0
7	Subtract line 6 from line 5	7	
8	Multiply line 7 by 50% (0.50). Do not enter more than \$25,000. If married filing separately, see instructions	8	
9	Enter the smaller of line 4 or line 8. If line 3 includes any CRD, see instructions	9	0

Part III Total Losses Allowed

10	Add the income, if any, on lines 1a and 2a and enter the total	10	
11	Total losses allowed from all passive activities for 2023. Add lines 9 and 10. See instructions to find out how to report the losses on your tax return	11	

Part IV Complete This Part Before Part I, Lines 1a, 1b, and 1c. See instructions.

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
Total. Enter on Part I, lines 1a, 1b, and 1c					

Total. Enter on Part I, lines 1a, 1b and 1c

For Paperwork Reduction Act Notice, see instructions.

Form **8582** (2023)

ROSEMARIE SCHER

Form 8582 (2023)

Page 2

Part V Complete This Part Before Part I, Lines 2a, 2b, and 2c. See instructions.

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 2a)	(b) Net loss (line 2b)	(c) Unallowed loss (line 2c)	(d) Gain	(e) Loss
846 BOCA LLC			7,420		7,420
Total. Enter on Part I, lines 2a, 2b, and 2c			7,420		

Part VI Use This Part if an Amount Is Shown on Part II, Line 9. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Special allowance	(d) Subtract column (c) from column (a).
Total			1.00		

Part VII Allocation of Unallowed Losses. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
846 BOCA LLC	SCH E2	7,420	1.0000	7,420
Total		7,420	1.00	7,420

Part VIII Allowed Losses. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
846 BOCA LLC	SCH E2	7,420	7,420	
Total		7,420	7,420	

Form 8582 (2023)

Form 1040		Tax Return Reconciliation Worksheet		2023																																																																																																												
Filing Status: ☒ 1 Single ☐ 2 Married filing jointly ☐ 3 Married filing separately ☐ 4 Head of household* ☐ 5 Qualifying widow(er)* *Qualifying person that is a child but not a dependent.																																																																																																																
MFS spouse name:																																																																																																																
Taxpayer first name and initial ROSEMARIE		Last name SCHER		Taxpayer social security number [REDACTED]																																																																																																												
If a joint return, spouse's first name and initial		Last name		Spouse's social security number																																																																																																												
Home address (number and street). If you have a P.O. box, see instructions. [REDACTED]				Apt. no.	Presidential Election Campaign Taxpayer ☐ Spouse ☐																																																																																																											
City, town or post office, state, and ZIP code. [REDACTED]																																																																																																																
Foreign country name		Foreign province/state/county		Foreign postal code																																																																																																												
At any time during 2023, did you receive, sell, send, exchange, or otherwise acquire financial interest in any digital assets? Yes ☐ No ☒																																																																																																																
6a ☒ Taxpayer. If someone can claim you as a dependent, do not check box 6a b ☐ Spouse				Boxes checked on 6a and 6b 1 Children on 6c who lived with you Children on 6c who did not live with you Dependents on 6c not entered above Total. Add lines above 1																																																																																																												
6C Dependents:																																																																																																																
(1) First name		Last name		(2) Social security number	(3) Relationship to you																																																																																																											
				(4) ☒ if qualifies for Child tax credit Other dependents	If more than four dependents, ☐ here																																																																																																											
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td rowspan="10" style="width: 10%; vertical-align: top;">Income (Schedule 1)</td> <td style="width: 5%;">7</td> <td style="width: 85%;">Wages, salaries, tips, etc. Attach Form(s) W-2</td> <td style="width: 10%; text-align: right;">150,121</td> </tr> <tr> <td>8a</td> <td>Taxable interest. Attach Schedule B if required</td> <td style="text-align: right;">35,121</td> </tr> <tr> <td>b</td> <td>Tax-exempt interest. Do not include on line 8a</td> <td style="text-align: right;">587</td> </tr> <tr> <td>9a</td> <td>Ordinary dividends. Attach Schedule B if required</td> <td style="text-align: right;">18,790</td> </tr> <tr> <td>b</td> <td>Qualified dividends</td> <td style="text-align: right;">18,790</td> </tr> <tr> <td>10</td> <td>Taxable refunds, credits, or offsets of state and local income taxes</td> <td></td> </tr> <tr> <td>11</td> <td>Alimony received</td> <td></td> </tr> <tr> <td>12</td> <td>Business income or (loss). Attach Schedule C or C-EZ</td> <td></td> </tr> <tr> <td>13</td> <td>Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐</td> <td style="text-align: right;">47,342</td> </tr> <tr> <td>14</td> <td>Other gains or (losses). Attach Form 4797</td> <td></td> </tr> <tr> <td rowspan="10"></td> <td>15a</td> <td>IRA distributions</td> <td></td> </tr> <tr> <td>16a</td> <td>Pensions and annuities</td> <td></td> </tr> <tr> <td>17</td> <td>Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E</td> <td style="text-align: right;">-9,597</td> </tr> <tr> <td>18</td> <td>Farm income or (loss). Attach Schedule F</td> <td></td> </tr> <tr> <td>19</td> <td>Unemployment compensation</td> <td></td> </tr> <tr> <td>20a</td> <td>Social security benefits</td> <td></td> </tr> <tr> <td>21</td> <td>Other income. List type and amount</td> <td></td> </tr> <tr> <td>22</td> <td>Combine the amounts in the far right column for lines 7 through 21. This is your total income</td> <td style="text-align: right;">241,777</td> </tr> <tr> <td rowspan="10" style="vertical-align: top;">Adjusted Gross Income (Schedule 1)</td> <td>23</td> <td>Educator expenses</td> <td></td> </tr> <tr> <td>24</td> <td>Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ</td> <td></td> </tr> <tr> <td>25</td> <td>Health savings account deduction. Attach Form 8889</td> <td></td> </tr> <tr> <td>26</td> <td>Moving expenses. Attach Form 3903</td> <td></td> </tr> <tr> <td>27</td> <td>Deductible part of self-employment tax. Attach Schedule SE</td> <td></td> </tr> <tr> <td>28</td> <td>Self-employed SEP, SIMPLE, and qualified plans</td> <td></td> </tr> <tr> <td>29</td> <td>Self-employed health insurance deduction</td> <td></td> </tr> <tr> <td>30</td> <td>Penalty on early withdrawal of savings</td> <td></td> </tr> <tr> <td>31a</td> <td>Alimony paid b Recipient's SSN</td> <td></td> </tr> <tr> <td>32</td> <td>IRA deduction</td> <td></td> </tr> <tr> <td></td> <td>33</td> <td>Student loan interest deduction</td> <td></td> </tr> <tr> <td></td> <td>34</td> <td>Reserved for future use</td> <td></td> </tr> <tr> <td></td> <td>35</td> <td>Reserved for future use</td> <td></td> </tr> <tr> <td></td> <td>36</td> <td>Add lines 23 through 35</td> <td></td> </tr> <tr> <td></td> <td>37</td> <td>Subtract line 36 from line 22. This is your adjusted gross income</td> <td style="text-align: right;">241,777</td> </tr> </table>						Income (Schedule 1)	7	Wages, salaries, tips, etc. Attach Form(s) W-2	150,121	8a	Taxable interest. Attach Schedule B if required	35,121	b	Tax-exempt interest. Do not include on line 8a	587	9a	Ordinary dividends. Attach Schedule B if required	18,790	b	Qualified dividends	18,790	10	Taxable refunds, credits, or offsets of state and local income taxes		11	Alimony received		12	Business income or (loss). Attach Schedule C or C-EZ		13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	47,342	14	Other gains or (losses). Attach Form 4797			15a	IRA distributions		16a	Pensions and annuities		17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	-9,597	18	Farm income or (loss). Attach Schedule F		19	Unemployment compensation		20a	Social security benefits		21	Other income. List type and amount		22	Combine the amounts in the far right column for lines 7 through 21. This is your total income	241,777	Adjusted Gross Income (Schedule 1)	23	Educator expenses		24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ		25	Health savings account deduction. Attach Form 8889		26	Moving expenses. Attach Form 3903		27	Deductible part of self-employment tax. Attach Schedule SE		28	Self-employed SEP, SIMPLE, and qualified plans		29	Self-employed health insurance deduction		30	Penalty on early withdrawal of savings		31a	Alimony paid b Recipient's SSN		32	IRA deduction			33	Student loan interest deduction			34	Reserved for future use			35	Reserved for future use			36	Add lines 23 through 35			37	Subtract line 36 from line 22. This is your adjusted gross income	241,777
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Form 1040		Tax Return Reconciliation Worksheet, Page 2		2023
Name ROSEMARIE SCHER		[REDACTED]		
38 Amount from line 37 (adjusted gross income)		38	241,777	
Tax and Credits (Schedules 2, 3)	39a Check ☐ You were born before January 2, 1959, ☐ Blind. ☐ Spouse was born before January 2, 1959, ☐ Blind. Total boxes checked 39a			
	b If your spouse itemizes on a separate return or you were a dual-status alien, check here 39b ☐			
Standard Deduction for— • People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, \$13,850 Married filing jointly or Qualifying widow(er), \$27,700 Head of household, \$20,800	40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	13,850	
	41 Subtract line 40 and 40b from line 38	40b	13,850	
	42 Qualified business income deduction (see instructions)	41	227,927	
	43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	42	227,927	
	44 Tax (see instr.). Check if any from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐	43	227,927	
	45 Alternative minimum tax (see instructions). Attach Form 6251	44	43,542	
	46 Excess advance premium tax credit repayment. Attach Form 8962	45		
	47 Add lines 44, 45, and 46	46		
	48 Foreign tax credit. Attach Form 1116 if required	47	43,542	
	49 Credit for child and dependent care expenses. Attach Form 2441	48		
	50 Education credits from Form 8863, line 19	49		
	51 Retirement savings contributions credit. Attach Form 8880	50		
	52 Child tax credit/credit for other dependents	51		
	53 Residential energy credits. Attach Form 5695	52		
	54 Other credits from Form ☐ 3800 b ☐ 8801 c ☐	53		
	55 Add lines 48 through 54. These are your total credits	54		
	56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	55		
	57 Self-employment tax. Attach Schedule SE	56	43,542	
Other Taxes (Schedule 2)	58 Unreported social security and Medicare tax from Form a ☐ 4137 b ☐ 8919	57		
	59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58		
	60a Household employment taxes from Schedule H	59		
	b First-time homebuyer credit repayment. Attach Form 5405 if required	60a		
	61 Taxes from: a ☐ Form 8969 b ☒ Form 8960 c ☐ Instructions; enter code(s) FORM 8960	60b	1,588	
	62 Section 965 net tax liability installment from Form 965-A	61		
	63 Add lines 56 through 61. This is your total tax	62		
	64 Federal income tax withheld from:	63	45,130	
	a Form(s) W-2	64a	37,909	
	b Form(s) 1099	64b		
	c Other forms	64c		
Payments (Schedule 3)	65 2023 estimated tax payments and amount applied from 2022 return	65		
	66 Earned income credit (EIC)	66		
	67 Additional child tax credit. Attach Schedule 8812	67		
	68 American opportunity credit from Form 8863, line 8	68		
	69 Recovery rebate credit	69		
	70 Net premium tax credit. Attach Form 8962	70		
	71 Amount paid with request for extension to file	71		
	72 Excess social security and tier 1 RRTA tax withheld	72		
	73 Credit for federal tax on fuels. Attach Form 4136	73		
	74 Other payments and refundable credits	74		
	75 Total pymts. Add lines 64 - 74.	75	37,909	
	Refund	76 If line 75 is more than line 63, subtract line 63 from line 75. This is the amount you overpaid	76	
	77a Amount of line 76 you want refunded to you. If Form 8888 is attached, check here ☐	77a		
	b Routing number c Type: ☐ Checking ☐ Savings			
	d Account number			
	78 Amount of line 76 you want applied to your 2024 estimated tax 78			
Amount You Owe	79 Amount you owe. Subtract line 75 from line 63. For details on how to pay, see instructions	79	7,221	
	80 Estimated tax penalty (see instructions)	80		
Int/Pen	Date filed Int Fail to file Fail to pay Total			
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see instructions) ☒ Yes. Complete below. ☐ No Personal identification no. (PIN) [REDACTED]			
	Designee's Name ROBERT ROSARIO Phone no. 305-902-3623			
Other Info	Taxpayer Daytime phone number		Taxpayer: Occupation CIRCUIT JUDGE IRS Identity Protection PIN	
	Spouse: Occupation		IRS Identity Protection PIN	
	☐ Taxpayer ☐ Spouse	Email address		

Federal Statements

Statement 1 - Schedule B, Part I, Line 1 - Interest Income

Description	Amount
BANK UNITED	\$ 6,439
CAPITAL ONE	8,364
TRUIST BANK	7,234
WELLS FARGO	1,395
FIRST HORIZON BANK	4,548
SYNOVUS	1,148
WELLS FARGO	12
WELLS FARGO	1,227
WELLS FARGO	3,526
CHARLES SCHWAB & CO., INC [REDACTED]	
TAXABLE INTEREST INCOME	42
TAX-EXEMPT INTEREST	370
TD AMERITRADE [REDACTED]	
TAXABLE INTEREST INCOME	1,186
TAX-EXEMPT INTEREST	217
** SUBTOTAL **	35,708
TAX-EXEMPT INTEREST	-587
TOTAL	\$ 35,121

Form 1040	Partner's Basis Worksheet Page 1	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]
Name of Entity 579 BOCA LLC		EIN *[REDACTED]
Passive Activity Type NOT PASSIVE		K1 Unit 1

1. Beginning of year basis. Per IRC 705(a)(2) do not enter an amount below zero	1.	<u>369,651</u>
Increases to basis:		
2. Capital contributions: Cash	2.	
3. Capital contributions: Property (adjusted basis)	3.	
4. Increase in share of partnership liabilities	4.	
5. Ordinary business income	5.	
6. Net rental real estate income	6.	
7. Other net rental income	7.	
8. Interest	8.	
9. Dividends	9.	
10. Royalties	10.	
11. Net short-term capital gain	11.	
12. Net long-term capital gain	12.	
13. Net 28% rate capital gain	13.	
14. Net section 1231 gain and ordinary business gains	14.	<u>47,342</u>
15. Tax-exempt interest, other tax-exempt income, and recapture of credits	15.	
16. Other income	16.	
17. Excess of deductions for depletion over basis of property (other than oil and gas)	17.	
18a. Other increases	18a.	
18b. Business interest expense (BIE)	18b.	
19. Total increases to basis. Combine lines 2 through 18	19.	<u>47,342</u>
20. Adjusted basis before items decreasing basis. Add line 1 and line 19	20.	<u>416,993</u>
Decreases to basis:		
21. Distributions: Cash and marketable securities (Sch K-1 (1065), Box 19 A)	21.	<u>392,076</u>
22. Distributions: Property (adjusted basis) (Sch K-1 (1065), Box 19 C)	22.	
23. Decrease in share of partnership liabilities SEE STATEMENT	23.	<u>3,960</u>
24. Total distributions. Combine lines 21 through 23	24.	<u>396,036</u>
25. Nondeductible and non-capital expenses.	25.	<u>172</u>
26. Oil and gas property depletion deduction up to adjusted basis of property	26.	
27. Other decreases	27.	
28. Total decreases to basis except items of loss and deductions. Combine lines 24 through 27	28.	<u>396,208</u>
29. Adjusted basis before items of loss or deductions (Subtract line 28 from line 20. Do not enter less than zero)	29.	<u>20,785</u>
30. Partnership losses and deductions applied against basis. (See Partner's Basis Worksheet Page 2)	30.	<u>9,483</u>
31. Basis at the end of the year. (Subtract line 30 from line 29. Do not enter less than zero)	31.	<u>11,302</u>

Gain Recognized on Distributions

32. Total distributions less property distributions. Subtract line 22 from line 24	32.	<u>396,036</u>
33. Adjusted basis before items decreasing basis (line 20) less gain from entire disposition of partnership on line 27.	33.	<u>416,993</u>
34. Gain recognized on excess distributions. (Subtract line 33 from line 32)	34.	<u>0</u>
• Sch E page 2, ordinary income		
• Sch D/8949, short-term capital gain		
• Sch D/8949, long-term capital gain		
35. Gain recognized on appreciated property	35.	
36. Total gain recognized on distributions	36.	<u>0</u>

Form 1040	Partner's Basis Worksheet Page 2	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]
Name of Entity 579 BOCA LLC		EIN [REDACTED]
Passive Activity Type NOT PASSIVE		K1 Unit 1

Description	Suspended Amount	Current Year	Total Loss	Percent	Allowed Loss	Disallowed Loss Carryforward
Nondeductible noncap exp						
Nondeductible expenses		172	172		172	
Partnership losses and deductions						
Ordinary business loss						
Net rental real estate loss		9,483	9,483	1.0000	9,483	
Other net rental loss						
Short-term capital loss						
Long-term capital loss						
28% capital loss						
Section 1231 loss						
4797 - Ordinary loss						
Other portfolio loss						
1256 contracts/straddles						
Other losses - Sch E						
Other losses - 1040 Sch 1						
Section 179 expense						
Cash contributions						
Cash contributions (30%)						
Noncash contrib (50%)						
Noncash contrib (30%)						
Cap gain prop 50% (30%)						
Cap gain prop (20%)						
Portfolio deduct (other)						
Investment interest expense						
Depletion						
Deductions-royalty income						
Section 59(e)(2) expenditures						
Preproductive period exp.						
Reforestation expense ded.						
Foreign taxes						
Other deductions						
Total losses and deductions		9,483	9,483	1.0000	9,483	

Form 1040	Partner's Basis Worksheet Page 1	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]
Name of Entity 846 BOCA LLC		[REDACTED]
Passive Activity Type NOT PASSIVE		K1 Unit 2

1. Beginning of year basis. Per IRC 705(a)(2) do not enter an amount below zero	1.	<u>324,562</u>
Increases to basis:		
2. Capital contributions: Cash	2.	
3. Capital contributions: Property (adjusted basis)	3.	
4. Increase in share of partnership liabilities SEE STATEMENT	4.	<u>2,129</u>
5. Ordinary business income	5.	
6. Net rental real estate income	6.	
7. Other net rental income	7.	
8. Interest	8.	
9. Dividends	9.	
10. Royalties	10.	
11. Net short-term capital gain	11.	
12. Net long-term capital gain	12.	
13. Net 28% rate capital gain	13.	
14. Net section 1231 gain and ordinary business gains	14.	
15. Tax-exempt interest, other tax-exempt income, and recapture of credits	15.	
16. Other income	16.	
17. Excess of deductions for depletion over basis of property (other than oil and gas)	17.	
18a. Other increases	18a.	
18b. Business interest expense (BIE)	18b.	
19. Total increases to basis. Combine lines 2 through 18	19.	<u>2,129</u>
20. Adjusted basis before items decreasing basis. Add line 1 and line 19	20.	<u>326,691</u>
Decreases to basis:		
21. Distributions: Cash and marketable securities (Sch K-1 (1065), Box 19 A)	21.	<u>13,000</u>
22. Distributions: Property (adjusted basis) (Sch K-1 (1065), Box 19 C)	22.	
23. Decrease in share of partnership liabilities	23.	
24. Total distributions. Combine lines 21 through 23	24.	<u>13,000</u>
25. Nondeductible and non-capital expenses	25.	<u>114</u>
26. Oil and gas property depletion deduction up to adjusted basis of property	26.	
27. Other decreases	27.	
28. Total decreases to basis except items of loss and deductions. Combine lines 24 through 27	28.	<u>13,114</u>
29. Adjusted basis before items of loss or deductions (Subtract line 28 from line 20. Do not enter less than zero)	29.	<u>313,577</u>
30. Partnership losses and deductions applied against basis. (See Partner's Basis Worksheet Page 2)	30.	<u>114</u>
31. Basis at the end of the year. (Subtract line 30 from line 29. Do not enter less than zero)	31.	<u>313,463</u>

Gain Recognized on Distributions

32. Total distributions less property distributions. Subtract line 22 from line 24	32.	<u>13,000</u>
33. Adjusted basis before items decreasing basis (line 20) less gain from entire disposition of partnership on line 27	33.	<u>326,691</u>
34. Gain recognized on excess distributions. (Subtract line 33 from line 32)	34.	<u>0</u>
• Sch E page 2, ordinary income		
• Sch D/8949, short-term capital gain		
• Sch D/8949, long-term capital gain		
35. Gain recognized on appreciated property	35.	
36. Total gain recognized on distributions	36.	<u>0</u>

Form 1040	Partner's Basis Worksheet Page 2	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]
Name of Entry 846 BOCA LLC		EIN [REDACTED]
Passive Activity Type NOT PASSIVE		K1 Unit 2

Description	Suspended Amount	Current Year	Total Loss	Percent	Allowed Loss	Disallowed Loss Carryforward
Nondeductible noncap exp						
Nondeductible expenses		114	114		114	
Partnership losses and deductions						
Ordinary business loss						
Net rental real estate loss		114	114	1.0000	114	
Other net rental loss						
Short-term capital loss						
Long-term capital loss						
28% capital loss						
Section 1231 loss						
4797 - Ordinary loss						
Other portfolio loss						
1256 contracts/straddles						
Other losses - Sch E						
Other losses - 1040 Sch 1						
Section 179 expense						
Cash contributions						
Cash contributions (30%)						
Noncash contrib (50%)						
Noncash contrib (30%)						
Cap gain prop 50% (30%)						
Cap gain prop (20%)						
Portfolio deduct (other)						
Investment interest expense						
Depletion						
Deductions-royalty income						
Section 59(e)(2) expenditures						
Preproductive period exp.						
Reforestation expense ded.						
Foreign taxes						
Other deductions						
Total losses and deductions		114	114	1.0000	114	

Federal Statements

579 Boca LLC

Partner's Basis Worksheet Page 1 - Decrease in Share of Partnership Liabilities

<u>Description</u>	<u>Amount</u>	<u>Amount</u>
2023 SHARE OF PARTNERSHIP LIABILITIES (SCH K-1 (1065) ITEM)	\$	\$
1. NONRECOURSE		
2. QUALIFIED NONRECOURSE FINANCING		
3. RECOURSE		
4. 2023 TOTAL SHARE OF PARTNERSHIP LIABILITIES. COMBINE LINES 1 THROUGH 3.		
2022 SHARE OF PARTNERSHIP LIABILITIES (SCH K-1 (1065) ITEM)		
5. NONRECOURSE		
6. QUALIFIED NONRECOURSE FINANCING		
7. RECOURSE	3,960	
8. 2022 TOTAL SHARE OF PARTNERSHIP LIABILITIES. COMBINE LINES 5 THROUGH 7.		3,960
9. SUBTRACT LINE 8 FROM LINE 4		-3,960
10. PARTNERSHIP LIABILITIES ASSUMED DURING THE TAX YEAR		
11. DECREASE IN SHARE OF PARTNERSHIP LIABILITIES. COMBINE LINES 9 AND 10.		-3,960

Federal Statements**846 Boca LLC****Partner's Basis Worksheet Page 1 - Increase in Share of Partnership Liabilities**

<u>Description</u>	<u>Amount</u>	<u>Amount</u>
2023 SHARE OF PARTNERSHIP LIABILITIES (SCH K-1 (1065) ITEM)	\$	\$
1. NONRECOURSE		
2. QUALIFIED NONRECOURSE FINANCING		
3. RECOURSE	7,376	
4. 2023 TOTAL SHARE OF PARTNERSHIP LIABILITIES. COMBINE LINES 1 THROUGH 3.		7,376
2022 SHARE OF PARTNERSHIP LIABILITIES (SCH K-1 (1065) ITEM)		
5. NONRECOURSE		
6. QUALIFIED NONRECOURSE FINANCING		
7. RECOURSE	5,247	
8. 2022 TOTAL SHARE OF PARTNERSHIP LIABILITIES. COMBINE LINES 5 THROUGH 7.		5,247
9. SUBTRACT LINE 8 FROM LINE 4		2,129
10. PARTNERSHIP LIABILITIES ASSUMED DURING THE TAX YEAR		
11. INCREASE IN SHARE OF PARTNERSHIP LIABILITIES. COMBINE LINES 9 AND 10.		2,129

Form 1040		Broker Reconciliation Worksheet		2023	
Name(s) of Account holder ROSEMARIE SCHER			Taxpayer identification number ★ [REDACTED]		
Payer's name CHARLES SCHWAB & CO., INC		Account number [REDACTED]			
Form/Schedule/Worksheet	Form/Sch Line No.	Form 1099 Name	Form 1099 Box No(s)	Amount	
Schedule B					
Part I - Interest	1	1099-INT	1, 3, 10	42	
Part II - Ordinary Dividends	5	1099-DIV	1a	5,240	
Nondividend distributions		1099-DIV	3		
Schedule D					
Short-term 1099B transactions with no adjustments, basis reported to IRS	1a	1099-B			
Long-term 1099B transactions with no adjustments, basis reported to IRS	8a	1099-B			
Part II - Capital gain distributions	13	1099-DIV	2a		
28% Rate Capital Gain Worksheet (Schedule D, line 18)	14	1099-DIV, B	2d 3		
Unrecaptured Section 1250 Gain Worksheet (Schedule D, line 19)	11	1099-DIV	2b		
Schedule A					
State and local income taxes withheld	5a	1099 ALL	17 15 16		
Foreign tax deduction	6	1099-INT, DIV	6 7		
Form 1040					
Tax-exempt interest	2a	1099-INT	8	370	
Tax-exempt interest dividends	2a	1099-DIV	11		
Qualified dividends	3a	1099-DIV	1b	5,240	
Penalty on early withdrawal of savings (Schedule 1)	18	1099-INT	2		
Foreign tax credit (Credit claimed without filing Form 1116) (Schedule 3)	1	1099-INT, DIV	6 7		
Federal income tax withheld	25b	1099 ALL	4		
Section 199A dividends	13	1099-DIV	5		
Form 1116					
Part II Foreign taxes paid or accrued	8	1099-INT, DIV	6 7		
Form 6251					
Interest from specified private activity bonds exempt from regular tax	2g	1099-INT	9		
Interest dividends from specified private activity bonds exempt from regular tax	2g	1099-DIV	12		
Form 8949					
Basis reported to IRS					
Short-term - 8949 Box A	1	1099-B			
Short-term - 8949 Box A (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box D	1	1099-B			
Long-term - 8949 Box D (column g) - Wash sale loss disallowed *	1	1099-B			
Basis not reported to IRS					
Short-term - 8949 Box B	1	1099-B			
Short-term - 8949 Box B (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box E	1	1099-B			
Long-term - 8949 Box E (column g) - Wash sale loss disallowed *	1	1099-B			
Not reported on Form 1099-B					
Short-term - 8949 Box C	1	1099-B			
Short-term - 8949 Box C (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box F	1	1099-B			
Long-term - 8949 Box F (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box F - Section 1202 gain exclusion adjustment	1	1099-DIV	2c		
Form 6781					
Net section 1256 contracts loss election					
Part I - Section 1256 Contracts Marked to Market	1	1099-B	11		
Form 1099-B adjustments	4				
Net section 1256 contracts loss carry back	6				
Form 4952					
Investment interest expenses - margin interest	1				

* Form 8949 column (g), amount of adjustment, is reported as wash sale loss disallowed for any transaction with a "W" in column (f) Code(s) from instructions. Therefore, transactions with multiple codes in column (f), may not reflect the true disallowed wash sale loss.

Form 1040		Broker Reconciliation Worksheet		2023	
Name(s) of Account holder ROSEMARIE SCHER			Taxpayer identification number [REDACTED]		
Payer's name TD AMERITRADE		Account number [REDACTED]			
Form/Schedule/Worksheet	Form/Sch Line No.	Form 1099 Name	Form 1099 Box No(s)	Amount	
Schedule B					
Part I - Interest	1	1099-INT	1, 3, 10	1,186	
Part II - Ordinary Dividends	5	1099-DIV	1a	13,550	
Nondividend distributions		1099-DIV	3		
Schedule D					
Short-term 1099B transactions with no adjustments, basis reported to IRS	1a	1099-B			
Long-term 1099B transactions with no adjustments, basis reported to IRS	8a	1099-B			
Part II - Capital gain distributions	13	1099-DIV	2a		
28% Rate Capital Gain Worksheet (Schedule D, line 18)	1 4	1099-DIV, B	2d 3		
Unrecaptured Section 1250 Gain Worksheet (Schedule D, line 19)	11	1099-DIV	2b		
Schedule A					
State and local income taxes withheld	5a	1099 ALL	17, 15, 16		
Foreign tax deduction	6	1099-INT, DIV	6, 7		
Form 1040					
Tax-exempt interest	2a	1099-INT	8	217	
Tax-exempt interest dividends	2a	1099-DIV	11		
Qualified dividends	3a	1099-DIV	1b	13,550	
Penalty on early withdrawal of savings (Schedule 1)	18	1099-INT	2		
Foreign tax credit (Credit claimed without filing Form 1116) (Schedule 3)	1	1099-INT, DIV	6, 7		
Federal income tax withheld	25b	1099 ALL	4		
Section 199A dividends	13	1099-DIV	5		
Form 1116					
Part II Foreign taxes paid or accrued	8	1099-INT, DIV	6, 7		
Form 6251					
Interest from specified private activity bonds exempt from regular tax	2g	1099-INT	9		
Interest dividends from specified private activity bonds exempt from regular tax	2g	1099-DIV	12		
Form 8949					
Basis reported to IRS					
Short-term - 8949 Box A	1	1099-B			
Short-term - 8949 Box A (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box D	1	1099-B			
Long-term - 8949 Box D (column g) - Wash sale loss disallowed *	1	1099-B			
Basis not reported to IRS					
Short-term - 8949 Box B	1	1099-B			
Short-term - 8949 Box B (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box E	1	1099-B			
Long-term - 8949 Box E (column g) - Wash sale loss disallowed *	1	1099-B			
Not reported on Form 1099-B					
Short-term - 8949 Box C	1	1099-B			
Short-term - 8949 Box C (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box F	1	1099-B			
Long-term - 8949 Box F (column g) - Wash sale loss disallowed *	1	1099-B			
Long-term - 8949 Box F - Section 1202 gain exclusion adjustment	1	1099-DIV	2c		
Form 6781					
Net section 1256 contracts loss election					
Part I - Section 1256 Contracts Marked to Market	1	1099-B	1f		
Form 1099-B adjustments	4				
Net section 1256 contracts loss carry back	6				
Form 4952					
Investment interest expenses - margin interest	1				

* Form 8949 column (g), amount of adjustment, is reported as wash sale loss disallowed for any transaction with a "W" in column (f) Code(s) from instructions. Therefore, transactions with multiple codes in column (f), may not reflect the true disallowed wash sale loss.

Form 1040	Broker Capital Transactions Detail Summary Report	2023
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Name(s) shown on return

Taxpayer Identification Number

ROSEMARIE SCHER

[REDACTED]

Broker Account Name

Account No.

T/S/J

A CHARLES SCHWAB & CO., INC

[REDACTED]

B**C****D****E**

	Column A	Column B	Column C	Column D	Column E	Total Col A - E*
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Basis reported to the IRS

Short-term - Sch D line 1a

Proceeds	+					
Basis	-					
Gain/-Loss	=					0

Long-term - Sch D line 8a

Proceeds	+					
Basis	-					
Gain/-Loss	=					0

Short-term - 8949 Box A / Sch D line 1b

Proceeds	+	25,000				25,000
Basis	-	25,000				25,000
Adjustment	+					
Gain/-Loss	=	0				0

Long-term - 8949 Box D / Sch D line 8b

Proceeds	+					
Basis	-					
Adjustment	+					
Gain/-Loss	=					0

Basis not reported to the IRS

Short-term - 8949 Box B / Sch D line 2

Proceeds	+					
Basis	-					
Adjustment	+					
Gain/-Loss	=					0

Long-term - 8949 Box E / Sch D line 9

Proceeds	+					
Basis	-					
Adjustment	+					
Gain/-Loss	=					0

Not reported on 1099B/Substitute statement

Short-term - 8949 Box C / Sch D line 3

Proceeds	+					
Basis	-					
Adjustment	+					
Gain/-Loss	=					0

Long-term - 8949 Box F / Sch D line 10

Proceeds	+					
Basis	-					
Adjustment	+					
Gain/-Loss	=					0

Account Total

Proceeds	+	25,000				25,000
Basis	-	25,000				25,000
Adjustment	+					
Gain/-Loss	=	0				

*Total column completed on last unit

Form 1040	Schedule D Tax Worksheet	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]
1. Enter your taxable income from Form 1040, 1040-SR, or 1040-NR, line 15. (However, if you are filing Form 2555 (relating to foreign earned income), enter instead the amount from line 3 of the Foreign Earned Income Tax Worksheet) 1. <u>227,927</u> 2. Enter your qualified dividends from Form 1040, line 3a <u>18,790</u> 3. Form 4952, line 4g amount 3. _____ 4. Form 4952, line 4e amount* 4. _____ 5. Subtract line 4 from line 3. If zero or less, enter -0- 5. <u>0</u> 6. Subtract line 5 from line 2. If zero or less, enter -0-** 6. <u>18,790</u> 7. Enter the smaller of line 15 or line 16 of Schedule D 7. <u>47,342</u> 8. Enter the smaller of line 3 or line 4 8. _____ 9. Subtract line 8 from line 7. If zero or less, enter -0- ** 9. <u>47,342</u> 10. Add lines 6 and 9 10. <u>66,132</u> 11. Add lines 18 and 19 of Schedule D** 11. <u>15,459</u> 12. Enter the smaller of line 9 or line 11 12. <u>15,459</u> 13. Subtract line 12 from line 10 13. <u>50,673</u> 14. Subtract line 13 from line 1. If zero or less, enter -0- 14. <u>177,254</u> 15. Enter \$44,625 if Single or MFS; \$89,250 if MFJ or QSS; \$59,750 if HOH 15. <u>44,625</u> 16. Enter the smaller of line 1 or line 15 16. <u>44,625</u> 17. Enter the smaller of line 14 or line 16 17. <u>44,625</u> 18. Subtract line 10 from line 1. If zero or less, enter -0- 18. <u>161,795</u> 19. Enter the smaller of line 1 or \$182,100 Sgl/MFS; \$364,200 MFJ/QSS; \$182,100 HOH 19. <u>182,100</u> 20. Enter the smaller of line 14 or line 19 20. <u>177,254</u> 21. Enter the larger of line 18 or line 20 21. <u>177,254</u> 22. Subtract line 17 from line 16. This amount is taxed at 0% 22. _____ If lines 1 and 16 are the same, skip lines 23 through 43 and go to line 44. Otherwise, go to line 23. 23. Enter the smaller of line 1 or line 13 23. <u>50,673</u> 24. Enter the amount from line 22 (if line 22 is blank, enter -0-) 24. <u>0</u> 25. Subtract line 24 from line 23. If zero or less, enter -0- 25. <u>50,673</u> 26. Enter \$492,300 Sgl; \$276,900 MFS; \$553,850 MFJ/QSS; \$523,050 HOH 26. <u>492,300</u> 27. Enter the smaller of line 1 or line 26 27. <u>227,927</u> 28. Add lines 21 and 22 28. <u>177,254</u> 29. Subtract line 28 from line 27. If zero or less, enter -0- 29. <u>50,673</u> 30. Enter the smaller of line 25 or line 29 30. <u>50,673</u> 31. Multiply line 30 by 15% (.15) 31. <u>7,601</u> 32. Add lines 24 and 30 32. <u>50,673</u> If lines 1 and 32 are the same, skip lines 33 through 43 and go to line 44. Otherwise, go to line 33. 33. Subtract line 32 from line 23 33. <u>0</u> 34. Multiply line 33 by 20% (.20) 34. <u>0</u> If Schedule D, line 19, is zero or blank, skip lines 35 through 40 and go to line 41. Otherwise, go to line 35. 35. Enter the smaller of line 9 above or Schedule D, line 19 35. <u>15,459</u> 36. Add lines 10 and 21 36. <u>243,386</u> 37. Enter the amount from line 1 above 37. <u>227,927</u> 38. Subtract line 37 from line 36. If zero or less, enter -0- 38. <u>15,459</u> 39. Subtract line 38 from line 35. If zero or less, enter -0- 39. <u>0</u> 40. Multiply line 39 by 25% (.25) 40. <u>0</u> If Schedule D, line 18, is zero or blank, skip lines 41 through 43 and go to line 44. Otherwise, go to line 41. 41. Add lines 21, 22, 30, 33 and 39 41. _____ 42. Subtract line 41 from line 1 42. _____ 43. Multiply line 42 by 28% (.28) 43. _____ 44. Figure the tax on the amount on line 21. If the amount on line 21 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 21 is \$100,000 or more, use the Tax Computation Worksheet 44. <u>35,941</u> 45. Add lines 31, 34, 40, 43, and 44 45. <u>43,542</u> 46. Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet 46. <u>51,769</u> 47. Tax on all taxable income (including capital gains and qualified dividends). Enter the smaller of line 45 or line 46. Also include this amount on Form 1040, 1040-SR, or 1040-NR, line 16, except if you're filing Form 2555, then enter it on line 4 of the FEIT Wkr 47. <u>43,542</u>		

Form 1040	28% Rate Capital Gain and Unrecaptured Section 1250 Worksheets	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]

28% Rate Capital Gain Tax Worksheet - Schedule D Line 18

1. Enter the total of all collectibles gain or (loss) from items you reported on Form 8949, Part II 1. _____
2. Enter as a positive number the total of:
 - Any section 1202 exclusion you reported in column (g) of Form 8949 Part II with code "Q" in column (f), that is 50% of the gain;
 - 2/3 of any section 1202 exclusion you reported in column (g) of Form 8949, Part II, with code "Q" in column (f), that is 60% of the gain; and
 - 1/3 of any section 1202 exclusion you reported in column (g) of Form 8949, Part II, with code "Q" in column (f), that is 75% of the gain
 Do not make an entry for any section 1202 exclusion that is 100% of the gain. 2. _____
3. Enter the total of all collectibles gain or (loss) from Form 4684, line 4 (but only if Form 4684, line 15, is more than zero); Form 6252; Form 6781, Part II; and Form 8824 3. _____
4. Enter the total of any collectibles gain reported to you on:
 - Form 1099-DIV, box 2d;
 - Form 2439, box 1d; and
 - Schedule K-1 from a partnership, S corporation, estate, or trust.
 4. _____
5. Enter your long-term capital loss carryovers from Schedule D, line 14, and Schedule K-1 (Form 1041), box 11, code D 5. (_____)
6. If Schedule D, line 7 is a (loss), enter that (loss) here. Otherwise, enter -0- 6. (0)
7. Combine lines 1 through 6. If zero or less, enter -0-. If more than zero, also enter this amount on Schedule D, line 18 7. _____

Unrecaptured Section 1250 Gain Worksheet - Schedule D Line 19

If you are not reporting a gain on Form 4797, line 7, skip lines 1 through 9 and go to line 10

1. If you have a section 1250 property in Part III of Form 4797 for which you made an entry in Part I of Form 4797 (but not on Form 6252), enter the **smaller** of line 22 or line 24 of Form 4797 for that property. If you did not have any such property, go to line 4. If you had more than one such property, see instructions 1. *
2. Enter the amount from Form 4797, line 26g, for the property for which you made an entry on line 1 2. *
3. Subtract line 2 from line 1. *(Total amount is reported. See the Unrecaptured Section 1250 Gains stmt for detail) 3. _____
4. Enter the total unrecaptured section 1250 gain included on line 26 or line 37 of Form(s) 6252 from installment sales of trade or business property held more than 1 year (see instructions) 4. _____
5. Enter the total of any amounts reported to you on a Schedule K-1 from a partnership or an S corporation as "unrecaptured section 1250 gain" 5. 15,459
6. Add lines 3 through 5 6. 15,459
7. Enter the **smaller** of line 6 or the gain from 4797, line 7 (4797 line 7 47,342) 7. 15,459
8. Enter the amount, if any, from Form 4797, line 8 8. _____
9. Subtract line 8 from line 7. If zero or less, enter -0- 9. 15,459
10. Enter the amount of any gain from the sale or exchange of an interest in a partnership attributable to unrecaptured section 1250 gain (see instructions) 10. _____
11. Enter the total of any amounts reported to you as "unrecaptured section 1250 gain" on a Schedule K-1, Form 1099-DIV, or Form 2439 from an estate, trust, real estate investment trust, or mutual fund (or other regulated investment company) or in connection with a Form 1099-R 11. _____
12. Enter the total of any unrecaptured section 1250 gain from sales (including installment sales) or other dispositions of section 1250 property held more than 1 year for which you did not make an entry in Part I of Form 4797 for the year of sale (see instructions) 12. _____
13. Add lines 9 through 12 13. 15,459
14. If you had any section 1202 gain or collectibles gain or (loss), enter the total of lines 1 through 4 of the **28% Rate Gain Worksheet**. Otherwise, enter -0- 14. _____
15. Enter the (loss), if any, from Sch D, line 7. If Sch D, line 7, is zero or a gain, enter -0- 15. (0)
16. Enter your long-term capital loss carryovers from Schedule D, line 14, and Schedule K-1 (Form 1041), box 11, code D* 16. (_____)
17. Combine lines 14 through 16. If the result is a (loss), enter it as a positive amount. If the result is zero or a gain enter -0- 17. 0
18. **Unrecaptured section 1250 gain.** Subtract line 17 from line 13. If zero or less, enter -0-. Enter the result here and on Schedule D, line 19 18. 15,459

*If you're filing Form 2555 (relating to foreign earned income), see the footnote in the Foreign Earned Income Tax Worksheet

Form 1040	Foreign Tax Credit Carryover Worksheet	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]

Foreign Income Category PASSIVE INCOME

Regular

	Foreign Taxes Available	Maximum Credit Allowable	Unused (+) or Excess (-)	Carryback Applied from CY	Carryforward Applied to CY	* CY Unused (+) or Excess (-)
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022						
2023		123	-123			-123

* Amounts flow to the Foreign
Tax Credit Carryover Report

Alternative Minimum Tax

	Foreign Taxes Available	Maximum Credit Allowable	Unused (+) or Excess (-)	Carryback Applied from CY	Carryforward Applied to CY	* CY Unused (+) or Excess (-)
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022						
2023		101	-101			-101

* Amounts flow to the Foreign
Tax Credit Carryover Report

Form	1040	K-1 Reconciliation Worksheet - Sch E, B, D, Form 4797				2023			
Name		ROSEMARIE SCHER		Taxpayer Identification Number		Screen K1	K1 Unit	2	
Entity Name		846 BOCA LLC		Entity Type		PARTNERSHIP			
Activity		Passive Activity Type		NOT		PASSIVE			
		Current Year Amount	PY Suspended Basis Loss	Disallowed Basis Limitation	PY Suspended At-risk Loss	Disallowed At-risk Limitation	PY Suspended Passive Loss	Disallowed Loss Limitation	Tax Return
Schedule E page 2									
Ordinary business income/-loss									
Net rental real estate income/-loss		-114							
Other net rental income/-loss									
Guaranteed payments									
Section 179 expense									
Disallowed Section 179 expense									
Depletion									
Section 59(e)(2) expenditures									
Preproductive period expense									
Reforestation expense deduct									
Other deductions									
Unreimbursed expenses									
Other inc/loss - Schedule E									
Debt financed acquisition									
Dependent care benefits									
Total Schedule E page 2		-114					-7,420	7,420	-114
Schedule E page 1									
Royalties									
Deductions-royalty income									
Depletion									
Total Schedule E page 1									
Schedule B									
Interest Income									
Tax-exempt Interest Income									
Dividend Income									
Qualified dividends (1040, Page 2)									
Schedule D/8949/6781									
Short-term capital gain/-loss									
Long-term capital gain/-loss									
28% capital gain/-loss									
1256 contracts and straddles									
Form 4797									
4797 Part I									
4797 Part II									
Section 179/280F recapture									

Form 1040	Form 8960 - Net Investment Income Worksheet 1	2023
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Name

Taxpayer Identification Number

ROSEMARIE SCHER

Form 8960, Line 4b, Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business

Activity	Profit or loss on Sch C / Net Rental Income(Loss) on Sch E	Net Royalty Income(Loss) on Sch E	Net K-1 Nonpassive Income(Loss) on Sch E	Net K-1 Passive Income(Loss) on Sch E	Non-section 1411 Adjustment
579 BOCA LLC			-9,483		9,483
846 BOCA LLC			-114		114
Totals			-9,597		
Additional adjustment					▶
Total adjustment. Enter on Form 8960, line 4b					▶ 9,597

Form 8960, Line 5b, Net gain or loss from disposition of property not subject to net investment income tax

Form 8960, Line 5b. Net gain or loss from disposition of property not subject to net investment income tax					
Description	Schedule D Short Term Gain(Loss)	Schedule D Long Term Gain(Loss)	Form 4797 Short Term Gain(Loss)	Form 4797 Long Term Gains (Losses)	Non-section 1411 Adjustment
579 BOCA LLC				47,342	-47,342
Totals				47,342	
Adjustment for capital loss carryforward from 2022					
Total capital gain/(loss)			Total ordinary gain/(loss)		47,342
Additional adjustment					▶
Total net gain or loss from disposition of property not subject to net investment income tax					▶ -47,342
Adjustment for capital loss carryover to 2024. Lesser of line 3 or 4 from worksheet below, entered as a negative number					▶ 0
Total adjustment. Enter on Form 8960, line 5b					▶ -47,342

Adjustment for capital loss carryover to 2024

Complete this worksheet if there is a capital loss carryover to next year

1. Enter the Total capital gain/(loss) excluded. If a gain, enter as a positive. If a loss, enter as a negative. 1. _____
2. Enter the Total adjustment from disposition of partnership interest or S corporation stock
from Net Investment Income Worksheet 3 2. _____
3. Combine lines 1 and 2. If zero or less, enter -0- 3. _____
4. Enter the amount of capital loss carried over to the following year, as a positive number 4. _____

Form 1040	Passive Activity Deduction Worksheet	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]
Activity 846 BOCA LLC	Form K1	Unit 2
Type NO LIMITATION		Entire Disposition of Activity

Regular Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Generated	Current Year Utilized	Suspended Losses To Next Year
Operating	7,420			7,420
Short-term capital loss				
Long-term capital loss				
28% rate capital loss				
Section 1231 loss				
Ordinary business loss				
Other Losses - 1040 Schedule 1				

Alternative Minimum Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Generated	Current Year Utilized	Suspended Losses To Next Year
Operating	7,420			7,420
Short-term capital loss				
Long-term capital loss				
28% rate capital loss				
Section 1231 loss				
Ordinary business loss				
Other Losses - 1040 Schedule 1				

CG NOT INCLUDED	47,342	Form 8995 or 8995-A	Qualified business net (loss) carryforward from prior years
			Form 8995, line 3 or Form 8995-A (Schedule C), line 2

Suspended Loss Carryforwards	Pre - TCJA Passive	Post- TCJA Passive	Pre - TCJA Basis	Post - TCJA Basis	Pre - TCJA At-Risk	Post - TCJA At-Risk	Other carryovers
Ordinary business loss							
Net rental real estate loss							
Other net rental loss							
Section 179 expense							
Depletion							
Section 59(e)(2) expenditure							
Preproductive period exp.							
Reforestation expense ded							
Other deductions							
Other losses - Schedule E							
Dependent care expense							
4797 - Ordinary loss							
Other losses - 1040 Sch 1							
Section 1231 loss							

Name	ROSEMARIE SCHER	Taxpayer Identification Number
Entity Name	846 BOCA LLC	Screen K-1
Activity	Entity Type PARTNERSHIP	K1 Unit 2
	Passive Activity Type NOT PASSIVE	Entire disposition of activity
Qualified Business Income	Screen K1QBI Amount	Prior Year Suspended QBI Losses Allowed
	QBI Items from Schedule K-1	Passive / 179 Basis At-risk
Ordinary business inc./loss	-114	
Net rental real estate inc./loss	-114	
Other net rental income/-loss		
Royalties		
Section 1231 gain (loss)		
Section 179 expense		
Disallowed Section 179 exp		
Other income (loss)		
Other income/-loss Form 1040		
Reserved		
Other deductions		
4797 ordinary income / -loss		
Depletion		
UPE + Debt financed acquisition		
Deductible part of SE tax		
Self-employed health insurance		
Self-employed qualified plans		
Ordinary gains on distribution		
Total Qualified Business Income		-114

Form 8995 or 8995-A Qualified business net (loss) carryforward from prior years Form 8995, line 3 or Form 8995-A (Schedule C), line 2

Suspended Loss Carryforwards	Pre -TCJA Passive	Post-TCJA Passive	Prg -TCJA Basis	Post -TCJA Basis	Prg -TCJA At-Risk	Post-TCJA At-Risk	Other carryovers
Ordinary business loss		7,420					
Net rental real estate loss							
Other net rental loss							
Section 179 expense							
Depletion							
Section 59(e)(2) expenditure							
Preproductive period exp							
Reforestation expense ded							
Other deductions							
Other losses - Schedule E							
Dependent care expense							
4797 - Ordinary loss							
Other losses - 1040 Sch 1							
Section 1231 loss							

SCHERR Scher, Rosemarie

***_**-

Federal Statements

Form 1040, Line 2a - Tax-exempt Interest

<u>Payer</u>	<u>Amount</u>
CHARLES SCHWAB & CO., INC -	\$ 625
CHARLES SCHWAB & CO., INC - (BOND PREMIUM)	-255
TD AMERITRADE -	625
TD AMERITRADE - (BOND PREMIUM)	-408
TOTAL	<u>\$ 587</u>

Form 1040, Dividend Income

<u>Payer</u>	<u>Ordinary Dividends</u>	<u>Qualified Dividends</u>	<u>Section 199A Dividends</u>
CHARLES SCHWAB & CO., INC -	\$ 5,240	\$ 5,240	\$
TD AMERITRADE -	13,550	13,550	
TOTAL	<u>\$ 18,790</u>	<u>\$ 18,790</u>	<u>\$</u>

Federal Statements**TD AMERITRADE [7011]****Form 1116 line 1a - Gross Income From Sources Within Country**

Description	A	B	C
FOREIGN QUALIFIED DIVIDENDS	\$	\$	\$
FRGN QUALIFIED DIVS - NO ADJUSTMENT	679		
OTHER FOREIGN GROSS INCOME			
1116 FOREIGN GROSS INCOME	679		
- 1116 FOREIGN QUALIFIED DIVIDENDS	679		
	0		
TOTAL	679		

TD AMERITRADE [7011]**Form 1116 line 3e - Gross Income from All Sources**

Description	Amount
1040 LN 1/2B-5B SCH 1 LN 1/2A/7/8	\$ 204,032
GROSS FORM 4797 GAINS	47,342
TOTAL	\$ 251,374

Federal Statements**Form 4797 - Adjustments to Part I Gains and Losses**FROM K1

579 BOCA LLC

\$ 47,342

TOTAL

\$ 47,342

Federal Statements**State of Florida****Form W-2, Box 12**

<u>Description</u>	<u>Amount</u>
SECTION 457(B) CONTRIBUTIONS	\$ 27,600
COST OF EMPLOYER-SPONSORED HEALTH COVERAGE	10,090
TOTAL	<u>\$ 37,690</u>

State of Florida**Form W-2, Box 14 - Other**

<u>Description</u>	<u>Amount</u>
IRC SECTION 125 FLEXIBLE BENEFITS PROGRAM	\$ 3,292
125	
TOTAL	<u>\$ 3,292</u>

Form 1040	Carryover Report	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]

Carryover Item	Available to 2023	2023 Amounts	Carryover to 2024
Minimum tax credit			
Investment interest			
Investment interest - AMT			
Short-term capital loss			
Short-term capital loss - AMT			
Long-term capital loss			
Long-term capital loss - AMT			
Residential energy efficient property			
D.C. first-time homebuyer credit			
Tax credit bonds			
Qualified business income loss	11,339	GENERATED	9,597
Qualified REIT income and PTP loss			
Excess business loss portion of NOL			
			20,936

Nonrecaptured Section 1231 Losses - Line 8, Form 4797 2018 Amounts _____ 2019 Amounts _____ 2020 Amounts _____ 2021 Amounts _____ 2022 Amounts _____ Available to 2023 _____ 2023 Amounts _____ Carryover to 2024 _____	AMT Nonrecaptured Section 1231 Losses - Line 8, Form 4797 2018 Amounts _____ 2019 Amounts _____ 2020 Amounts _____ 2021 Amounts _____ 2022 Amounts _____ Available to 2023 _____ 2023 Amounts _____ Carryover to 2024 _____
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Form 1040	K1 Detail Summary Report, Page 2	2023
Name ROSEMARIE SCHER		Taxpayer identification number [REDACTED]

	Passthrough Entity Name	EIN	Entity Type	Passive Activity Type	Activity Disposed
A	579 BOCA LLC	**-***	PARTNERSHIP	NOT PASSIVE	
B	846 BOCA LLC	**-***	PARTNERSHIP	NOT PASSIVE	
C					
D					

Form/Schedule/Worksheet	A	B	C	D	TOTALS :	
Schedule D - Short-term:						
Net short-term capital gain (loss)						Schedule D, line 5
Short-term capital loss carryover						Schedule D, line 5
Prior Year Short Term Basis Loss						8949 part 1
Short Term Basis Adjustments						8949 part 1
Prior Year Short Term At Risk Loss						8949 part 1
Short Term At Risk Adjustments						8949 part 1
Short Term PAL Adjustments						8949 part 1
Short Term PTP Adjustments						8949 part 1
Schedule D - Long-term: (Includes 28% rate gains/losses)						
Net long-term capital gain (loss)						Schedule D, line 12
Long-term capital loss carryover						Schedule D, line 12
Prior Year Long Term Basis Loss						28% Rate Gain Wrk, line 6
Long Term Basis Adjustments						8949 part II
Prior Year Long Term At Risk Loss						8949 part II
Long Term At Risk Adjustments						8949 part II
Long Term PAL Adjustments						8949 part II
Long Term PTP Adjustments						8949 part II
K1 1202 Gain						8949 part II
Section 1202 exclusion adjustment						8949 part II
Schedule D - Collectibles gain:						
Collectibles (28%) gain (loss)						28% Rate Gain Wrk, line 4
Section 1202 exclusion						28% Rate Gain Wrk, line 2
Prior Year 28% Rate Basis Loss						28% Rate Gain Wrk, line 1
28% Basis Adjustments						28% Rate Gain Wrk, line 1
Prior Year 28% Rate At Risk Loss						28% Rate Gain Wrk, line 1
28% At Risk Adjustments						28% Rate Gain Wrk, line 1
28% PAL Adjustments						28% Rate Gain Wrk, line 1
28% PTP Adjustments						28% Rate Gain Wrk, line 1
Unrecaptured Sec 1250 Gain:						
Partnership or S corporation activity	15,459				15,459	Schedule D, line 19
Sale of partnership interest						Unrecap 1250 wrk, line 5
Estates, trusts, REITs, and RICs						Schedule D, line 19
						Unrecap 1250 Wrk, line 10
						Schedule D, line 19
						Unrecap 1250 Wrk, line 11
Form 4797, Part I:						
Net Section 1231 gain (loss)	47,342				47,342	4797, line 2
Prior Year Basis Losses						4797, line 2
Basis Adjustment						4797, line 2
Prior Year At-Risk Losses						4797, line 2
At-Risk Adjustment						4797, line 2
Passive Activity Adjustment						4797, line 2
PTP Adjustment						4797, line 2
Form 4797, Part II:						
Ordinary gain (loss) on asset sales						4797, line 10
Prior Year Basis Losses						4797, line 10
Basis Adjustment						4797, line 10
Prior Year At-Risk Losses						4797, line 10
At-Risk Adjustment						4797, line 10
Passive Activity Adjustment						4797, line 10
PTP Adjustment						4797, line 10

Form	1040	Salaries & Wages Report	2023
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Name ROSEMARIE SCHER	Taxpayer Identification Number [REDACTED]
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T/S	Employer	Federal Wages	Federal Withheld	Soc Sec Wages
A	STATE OF FLORIDA	150,121	37,909	160,200
B				
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
Taxpayer Spouse Totals		150,121	37,909	160,200

T/S	Soc Sec Withheld	Medicare Wages	Medicare Withheld	Soc Sec Tips	Allocated Tips	Dep Care Ben	Other, Box 14
A	9,932	183,320	2,658				3,292
B							
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
Taxpayer Spouse Totals		9,932	183,320	2,658			3,292

T/S	State	State Wages	State Withheld	Name of Locality	Local Wages	Local Withheld
A						
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
Taxpayer Spouse Totals						

Form 1040	Two Year Comparison Report - Page 1	2022 & 2023
Name ROSEMARIE SCHER		Taxpayer Identification Number XXXXXXXXXX

		2022	2023	Differences
Filing Status		SGL	SGL	
Dependents		0	0	
I n c o m e	1. Salaries and wages	138,268	150,121	11,853
	2. Interest income	3,267	35,121	31,854
	3. Tax exempt interest income	153	587	434
	4. Dividend income	17,369	18,790	1,421
	5. Qualified dividend income	17,369	18,790	1,421
	6. Taxable state/local refunds			
	7. Alimony received			
	8. Business income/loss			
	9. Capital gain/loss		47,342	47,342
	10. Other gains/losses			
	11. Taxable IRA distributions			
	12. Taxable pensions			
	13. Rent and royalty income including farm rental			
	14. Partnership/S corp income	-11,339	-9,597	1,742
	15. Estate or trust income			
	16. Farm income/loss			
	17. Unemployment compensation			
	18. Taxable social security			
	19. Other income			
	20. Total income	147,565	241,777	94,212
A d j u s t m e n t s	21. Moving expenses			
	22. Deductible part of self-employment tax			
	23. SEP/SIMPLE/Qualified plans deductions			
	24. SE health insurance			
	25. Penalty on early withdrawal of savings			
	26. Alimony paid			
	27. IRA deductions			
	28. Student loan interest			
	29. Other adjustments			
	30. Adjusted gross income	147,565	241,777	94,212
D e d u c t i o n s	31. Medical			
	32. Taxes	5,743	4,878	-865
	33. Interest			
	34. Contributions	227	103	-124
	35. Casualty losses			
	36. Miscellaneous expenses			
	37. Allowable itemized deductions	5,970	4,981	-989
	38. Standard deduction	12,950	13,850	900
		STANDARD	STANDARD	
	39. Deduction taken	12,950	13,850	900
	40. Taxable income before Qual Bus Inc Ded (QBID)	134,615	227,927	93,312
	41. QBID	0	0	
	42. Taxable income	134,615	227,927	93,312

Form 1040	Two Year Comparison Report - Page 2	2022 & 2023
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Name ROSEMARIE SCHER	Taxpayer Identification Number ***-**-****
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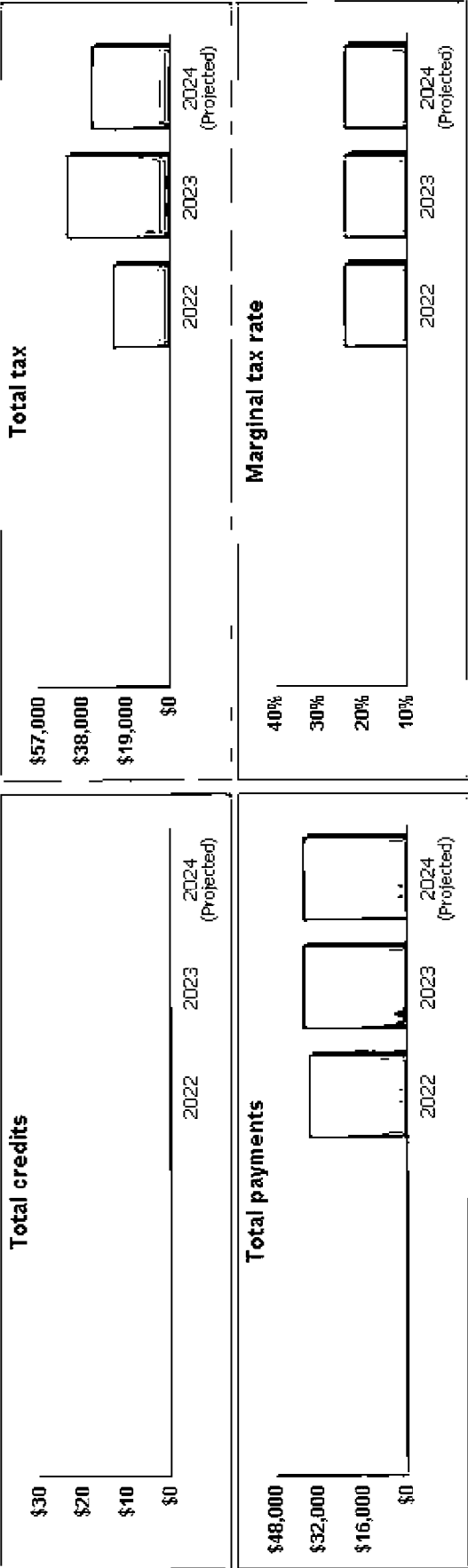
		2022	2023	Differences
T a x C o m p u t i o n	43. Taxable income from 2YR page 1, line 42	43. 134,615	227,927	93,312
	44. Tax on taxable income	44. 24,580	43,542	18,962
	45. Alternative minimum tax	45.		
	46. Excess advance premium tax credit	46.		
	47. Child care credit	47.		
	48. Education credits	48.		
	49. Retirement savings credit	49.		
	50. Child & other dependent tax credit	50.		
	51. General business credit	51.		
	52. Other credits	52.		
	53. Total credits	53.		
	54. Net tax liability	54. 24,580	43,542	18,962
	55. Self-employment taxes	55.		
	56. Other taxes	56.	1,588	1,588
	57. Total tax	57. 24,580	45,130	20,550
	58. Income tax withheld	58. 35,576	37,909	2,333
	59. Estimated tax payments	59.		
	60. Earned income credit	60.		
	61. Additional Child tax credit	61.		
	62. Other refundable tax credits	62.		
	63. Other payments	63.		
	64. Total payments	64. 35,576	37,909	2,333
	65. Tax due/refund	65. -10,996	7,221	18,217
	66. Penalties and interest	66.		
	67. Net tax due/refund	67. -10,996	7,221	18,217
	68. Refund applied to estimated tax payments	68.		
	69. Refund received	69. -10,996		10,996
	70. Effective tax rate	70. 18.0 %	20.0 %	

Two Year Comparison - Tax Reconciliation Marginal Tax Rates

	2022	2022 Marginal	2023	2023 Marginal
	Taxable Income	Tax Rate	Taxable Income	Tax Rate
Ordinary income	117,246	24.0 %	177,254	24.0 %
Capital income	17,369	15.0 %	50,673	15.0 %
Capital - Sec. 1250		%		%
Capital - Sec. 1202		%		%

Form	1040	Tax Return History Report - Page 1		2023
Name	ROSEMARIE SCHER	Taxpayer Identification Number		2023
				2024 PROJECTED
Filing Status				
Salaries and wages		2022	2023	2024
Interest income		138,268	150,121	150,121
Dividend income		3,267	35,121	35,121
Business income/loss		17,369	18,790	18,790
Capital gains/losses				
Other gains/losses			47,342	
IRA distributions, pensions, annuities				
Rent, royalty, farm rental income				
Partnership/S corp income				-9,597
Estate or trust income		-11,339	-9,597	*
Farm income/loss				*
Other income/loss				
Total income		147,565	241,777	194,435
Total adjustments				
Adjusted gross income		147,565	241,777	194,435
Allowable itemized deductions		5,970	4,981	4,981
Standard deduction		12,950	13,850	14,600
Itemized or standard deduction taken		12,950	13,850	14,600
Exemptions				
Taxable income before Qual Bus Inc Ded		134,615	227,927	179,835
Qual Bus Inc Ded				
Taxable income		134,615	227,927	179,835
* Antis in the projected col generate from the federal Tax Projection Wrk (TPW); this field is incl in the total Sch E income/loss amt on the TPW.				
Total income				
\$303,000				
\$202,000				
\$101,000				
\$0				
Adjusted gross income				
\$303,000				
\$202,000				
\$101,000				
\$0				
Itemized or standard deduction taken				
\$18,000				
\$12,000				
\$6,000				
\$0				
Taxable income				
\$285,000				
\$190,000				
\$95,000				
\$0				

Form	1040	Tax Return History Report - Page 2		2023
Name	ROSEMARIE SCHER		Taxpayer Identification Number	
		2022	2023	2024 PROJECTED
Taxable income		134,615	227,927	179,835
Tax on taxable income and Form 8962		24,580	43,542	34,512
Alternative minimum tax				
Total credits				
Net tax liability		24,580	43,542	34,512
Self-employment taxes				
Other taxes			1,588	
Total tax		24,580	45,130	34,512
Income tax withheld		35,576	37,909	37,909
Estimated tax payments				
Other payments				
Total payments		35,576	37,909	37,909
Total due/-refund		-10,996	7,221	-3,397
Penalties and interest				
Net tax due/-refund		-10,996	7,221	-3,397
Refund applied to estimated tax payments				
Refund received		-10,996		
Marginal tax rate	%	24.0 %	24.0 %	24.0 %
Effective tax rate	%	18.0 %	20.0 %	19.0 %



Form 1040	Reconciliation Worksheet - Taxable Income & Tax	2023
Name ROSEMARIE SCHER		Taxpayer Identification Number [REDACTED]

Tax brackets are rates applied to specific levels of taxable income. Various rates apply to different portions of the total taxable income. Type of income, further determines the rate applied. Marginal Tax Rate is the tax paid on the highest level of taxable income. This worksheet details how tax is calculated on ordinary income and capital gain income, the percentage of taxable income, marginal tax rate and the tax method used.

Filing Status **SINGLE** Tax Pct Total Tax (In 27) divided Total Taxable Income (In 19) **19.0 %**
 Tax Method **SCHEDULE D TAX WORKSHEET**

Tax using ordinary and capital gains rates exceeds tax using only ordinary rates. Taxable income is taxed only using ordinary rates:
 Tax using capital gains rates _____ Tax using Ordinary rates _____ Tax savings _____

	Taxable Amount	Marginal Tax Rate	Tax on Taxable Income	Marginal Tax Rate - Income Range	Amount of Income to Next Tax Bracket
Ordinary Income	177,254	24.0 %	35,941	\$95,375 - \$182,100	4,846
Capital Income	50,673	15.0 %	7,601	\$44,725 - \$578,125	527,452
Capital Income - 1250		%			
Capital Income - 1202		%			

*Tax on taxable ordinary income under \$100,000 is determined using IRS Tax Tables that impose the same amount of tax on taxable income within \$50 intervals. Therefore, the column (b) Tax may not be calculated as column (a) times the applicable line tax rate.

Income taxed at ordinary rates	(a) Taxable Income	(b) Tax*
1. 10% rate MAXIMUM TAXABLE INCOME PER THIS BRACKET: \$11,000	1a. 11,000	1b. 1,103
2. 12% rate MAXIMUM TAXABLE INCOME PER THIS BRACKET: \$33,725	2a. 33,725	2b. 4,044
3. 22% rate MAXIMUM TAXABLE INCOME PER THIS BRACKET: \$50,650	3a. 50,650	3b. 11,143
4. 24% rate MAXIMUM TAXABLE INCOME PER THIS BRACKET: \$86,725	4a. 81,879	4b. 19,651
5. 32% rate	5a.	5b.
6. 35% rate	6a.	6b.
7. 37% rate	7a.	7b.
8. Total ordinary taxable income and ordinary tax. Add lines 1 through 7	8a. 177,254	8b. 35,941

Income taxed at capital gains rates	(a) Taxable Income	(b) Tax*
9. 0% capital gains rate	9a.	9b.
10. 15% capital gains rate MAXIMUM TAXABLE INCOME PER THIS BRACKET: \$447,675	10a. 50,673	10b. 7,601
11. 20% capital gains rate	11a.	11b.
12. 25% capital gains rate Unrecaptured Section 1250 Gain	12a.	12b.
13. 28% capital gains rate Small business stock, collectibles	13a.	13b.
14. Total taxable capital gains and capital gains tax. Add lines 9 through 13	14a. 50,673	14b. 7,601

Total taxable income	
15. Total ordinary taxable income. Enter the amount from line 8a.	15. 177,254
16. Total capital gains taxable income. Enter the amount from line 14a.	16. 50,673
17. Add lines 15 and 16.	17. 227,927
18. Enter the net foreign exclusion amount from the Foreign Earned Income Tax Worksheet, line 2c.	18.
19. Taxable income reported on 1040/1040SR, line 15, (1040NR, line 15). Subtract line 18 from line 17.	19. 227,927

Total tax	
20. Total ordinary tax. Enter the amount from line 8b.	20. 35,941
21. Total capital gains tax. Enter the amount from line 14b.	21. 7,601
22. Tax on child's interest and dividend.	22.
23. Tax on lump-sum distribution.	23.
24. Other taxes.	24.
25. Add lines 20 through 24.	25. 43,542
26. Enter the tax allocated to the net exclusion amount from the Foreign Earned Income Tax Worksheet, line 5.	26.
27. Total tax reported on 1040/1040SR, line 16, (1040NR, line 16). Subtract line 26 from line 25.	27. 43,542

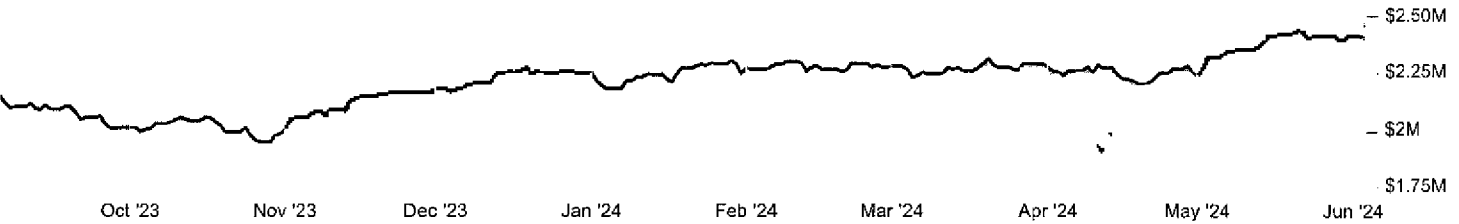
Summary

US Total Cash & Cash Equivalents

Total Value

Total Value ¹ \$2,410,270.58
Day Change ¹ -\$4,563.99 (-0.19%)
2-Month Change ¹ +\$260,700.99 (+12.13%)

Table View 1 Mo 3 Mo 6 Mo YTD 1 Yr 2 Yr



Accounts

Investment	Type	Cash & Cash Investments ¹	Account Value ¹	Day Change \$ ¹	Day Change % ¹
Designated Beneficiary IN	Brokerage	\$57,767.42	\$2,050,563.75	-\$3,650.19	-0.18%
Contributory IRA	IRA	\$52,855.02	\$359,706.83	-\$913.80	-0.25%
Investment Total		\$110,622.44	\$2,410,270.58	-\$4,563.99	-0.19%

+ Add a Non-Schwab Account Learn More

Disclosures

Positions

Equities										
Symbol / Name ▲	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
ABT ABBOTT LABORATORIES	423	\$103.025	+\$0.835 (0.82%)	\$43,579.58	+\$353.21 (0.82%)	\$12,377.19	+\$30,902.39 (243.76%)	B	--	1.81%
ABBV ABBVIE INC	59	\$160.60	-\$0.64 (-0.4%)	\$9,475.40	-\$37.76 (-0.4%)	\$4,988.98	+\$4,506.42 (90.69%)	B	--	0.39%
ACN ACCENTURE PLC FCLASS A	202	\$282.5614	+\$0.2714 (0.1%)	\$57,077.40	+\$54.82 (0.1%)	\$11,091.42	+\$45,985.98 (414.61%)	B	--	2.37%
GOOGL ALPHABET INC. CLASS A	540	\$172.422	-\$0.078 (-0.05%)	\$93,107.98	-\$42.12 (-0.05%)	\$7,372.90	+\$85,734.98 (1,162.64%)	B	--	3.86%
GOOG ALPHABET INC. CLASS C	540	\$173.634	-\$0.326 (-0.19%)	\$93,762.36	-\$176.04 (-0.19%)	\$7,330.11	+\$86,432.25 (1,179.14%)	B	--	3.89%
AAPL APPLE INC	3,444	\$193.495	+\$1.245 (0.65%)	\$668,398.78	+\$4,287.78 (0.65%)	\$67,076.33	+\$599,320.45 (893.49%)	A	--	27.65%
COST COSTCO WHOLESALE CO	300	\$812.08	+\$2.19 (0.27%)	\$243,624.00	+\$657.00 (0.27%)	\$23,690.26	+\$219,933.74 (928.37%)	C	--	10.11%
FAST FASTENAL CO	226	\$64.03	-\$1.86 (-2.96%)	\$14,470.78	-\$440.70 (-2.96%)	\$5,756.91	+\$8,713.87 (151.36%)	C	--	0.60%
INTU INTUIT INC	240	\$568.0288	-\$8.4112 (-1.46%)	\$136,326.91	-\$2,018.69 (-1.46%)	\$13,356.13	+\$122,970.78 (920.71%)	C	--	5.66%
ISRG INTUITIVE SURGICAL	171	\$402.05	-\$0.07 (-0.02%)	\$68,750.55	-\$11.97 (-0.02%)	\$6,634.12	+\$62,116.43 (936.32%)	D	--	2.85%
NEE NEXTERA ENERGY INC	3,000	\$77.65	-\$1.855 (-2.33%)	\$232,950.00	-\$5,565.00 (-2.33%)	\$46,557.22	+\$186,392.78 (400.35%)	C	--	9.66%
NKE NIKE INC CLASS B	674	\$84.24	-\$0.44 (-0.46%)	\$63,517.76	-\$298.56 (-0.46%)	\$16,449.52	+\$47,068.24 (286.14%)	C	--	2.64%
ORCL ORACLE CORP	412	\$118.65	+\$1.46 (1.25%)	\$48,863.80	+\$601.52 (1.25%)	\$11,307.71	+\$37,576.09 (332.31%)	B	--	2.03%
QCOM QUALCOMM INC	282	\$204.165	+\$0.115 (0.06%)	\$58,616.18	+\$33.58 (0.06%)	\$14,227.96	+\$45,388.22 (319.01%)	B	--	2.47%
SBUX STARBUCKS CORP	602	\$81.095	+\$0.875 (1.09%)	\$48,819.19	+\$526.75 (1.09%)	\$11,437.39	+\$37,381.80 (326.64%)	C	--	2.03%
TROW T ROWE PRICE GROUP	257	\$116.63	-\$1.20 (-1.02%)	\$29,973.91	-\$308.40 (-1.02%)	\$13,041.95	+\$16,931.96 (129.63%)	C	--	1.24%
V VISA INC CLASS A	220	\$270.03	-\$2.43 (-0.89%)	\$59,406.60	-\$534.60 (-0.89%)	\$8,643.54	+\$50,763.06 (587.26%)	B	--	2.46%

GWW WW GRAINGER INC	26	\$886.25	-\$35.21 (-3.82%)	\$23,042.50	-\$815.46 (-3.82%)	\$5,400.81	+\$17,641.69 (326.66%)	B	--	0.86%
Equities Total				\$1,992,781.58	-\$3,832.64 (-0.19%)	\$287,020.45	+\$1,705,761.13 (594.3%)			92.68%

ETFs & Closed End Funds

Symbol / Name▲	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
XLE ENERGY SELECT SECTOR SPDR ETF	75	\$90.34	-\$2.85 (-3.07%)	\$6,775.50	-\$214.50 (-3.07%)	\$5,841.94	+\$933.56 (15.98%)	Ratings	--	0.28%
IVV ISHARES CORE S&P 500 ETF	192	\$528.32	-\$1.84 (-0.31%)	\$101,437.44	-\$314.88 (-0.31%)	\$39,762.35	+\$61,675.09 (155.11%)	Ratings	--	4.21%
AGG ISHARES CORE US AGGREGATE BON	123	\$96.7232	+\$0.2032 (0.21%)	\$11,896.95	+\$24.99 (0.21%)	\$13,332.71	-\$1,435.76 (-10.77%)	Ratings	--	0.49%
PFF ISHARES PREFERRED INCOME SEC E	127	\$31.70	-\$0.05 (-0.16%)	\$4,025.90	-\$6.35 (-0.16%)	\$5,004.31	-\$978.41 (-19.55%)	Ratings	--	0.17%
SJNK SPDR BLMRG SHR TR HG YLDBD ETF	172	\$24.865	-\$0.125 (-0.5%)	\$4,276.78	-\$21.50 (-0.5%)	\$5,001.91	-\$725.13 (-14.5%)	Ratings	--	0.18%
VEA VANGUARD FTSE DEVELOPED MARK	1,079	\$50.795	+\$0.075 (0.15%)	\$54,807.81	+\$80.93 (0.15%)	\$43,565.38	+\$11,242.43 (25.81%)	Ratings	--	2.27%
VWO VANGUARD FTSE EMERGING MARKET	766	\$43.4542	+\$0.3742 (0.87%)	\$34,155.00	+\$294.12 (0.87%)	\$32,284.11	+\$1,870.89 (5.8%)	Ratings	--	1.42%
VO VANGUARD MID CAP ETF	192	\$242.10	-\$2.50 (-1.02%)	\$46,483.20	-\$480.00 (-1.02%)	\$24,608.13	+\$21,875.07 (88.89%)	Ratings	--	1.93%
VNO VANGUARD REAL ESTATE ETF	178	\$83.0442	-\$0.1958 (-0.24%)	\$14,781.87	-\$34.65 (-0.24%)	\$13,672.18	+\$1,109.69 (8.12%)	Ratings	--	0.61%
VB VANGUARD SMALL CAP ETF	128	\$220.3985	-\$1.8915 (-0.85%)	\$28,211.01	-\$242.11 (-0.85%)	\$15,587.65	+\$12,623.36 (80.96%)	Ratings	--	1.17%
ETFs & Closed End Funds Total				\$306,851.46	-\$914.15 (-0.3%)	\$198,660.67	+\$108,190.79 (54.46%)			12.73%

Cash & Money Market

Symbol / Name▲	Quantity	Price	Price Change \$ %	Market Value	Day Change \$ %	Cost Basis	Gain / Loss \$ %	Ratings	Reinvest	% of Holdings
Cash & Cash Investments▲				\$110,622.44	+\$167.70 (0.15%)	--	--	--	--	4.59%
Cash & Money Market Total				\$110,622.44	+\$167.70 (0.15%)					4.58%

Disclosures

Today's Date: 02:00 PM ET, 06/03/2024

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Contributory IRA of
ROSEMARIE SCHER
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number
[REDACTED]
Statement Period
May 1-31, 2024

Account Summary

Ending Account Value as of 05/31
\$360,620.63
Beginning Account Value as of 05/01
\$349,219.78

Your Consultant
Stephen Frazer
VP, Financial Consultant (SCH)
1 561-837-2105 x212105
stephen.frazer@schwab.com

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ROSEMARIE SCHER
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
[REDACTED]
[REDACTED]
[REDACTED]

Account Summary											
Statement Period: May 1-31, 2024											
Ending Account Value as of 05/31: \$360,620.63											
Beginning Account Value as of 05/01: \$349,219.78											
This Statement											
Previous Statement											
Jun'23	Jul	Aug	Sep	Oct	Nov	Dec	Jan'24	Feb	Mar	Apr	May
Beginning Value											
Deposits											
Withdrawals											
Dividends and Interest											
Transfer of Securities											
Market Appreciation/(Depreciation)											
Expenses											
Ending Value											
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Contributory IRA of
ROSEMARIE SCHER
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
May 1-31, 2024

Top Account Holdings This Period

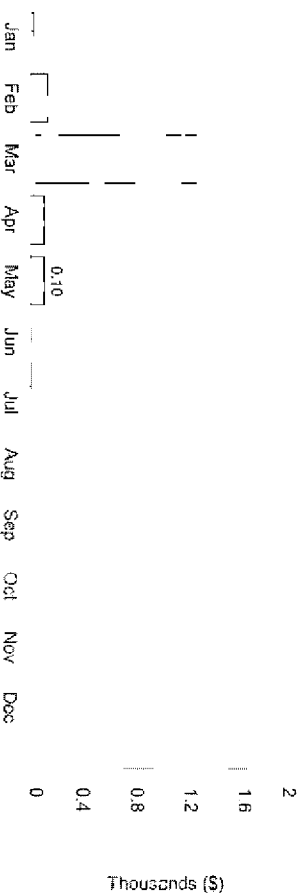
SYMBOL CUSIP	Description	Market Value	% of Accounts
IVV	ISHARES CORE S&P 500	101,752.32	28%
VEA	VANGUARD FTSE DEVELOPED	54,726.88	15%
	TD BANK NA	52,855.02	15%
VO	VANGUARD MID CAP ETF	46,963.20	13%
VWO	VANGUARD FTSE EMERGING	33,860.88	9%

Gain or (Loss) Summary

All Positions		
	Gain	(Loss)
This Period	0.00	0.00
YTD	0.00	0.00
Unrealized	\$109,104.94	

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Income Summary



Bank Sweep Interest	19.43	96.48
Cash Dividends	84.04	1,454.08
Total Income	\$103.47	\$1,550.56

Margin Information

The opening settled debit balance in this limited margin account for the statement period was \$0.00. There were no margin debits during the margin period. No interest was charged.

Retirement Details

Contributions	2023	2024
Total YTD (\$)	0.00	0.00

Positions - Summary

Beginning Value as of 05/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 05/31	Cost Basis	Unrealized Gain/(Loss)
\$349,219.78		\$0.00		\$0.00		\$103.47		\$11,297.38		\$360,620.63	\$198,660.67	\$109,104.94

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Contributory IRA of
ROSEMARIE SCHER
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
May 1-31, 2024

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		TD BANK NA ^{X,Z}			52,751.55	52,855.02	103.47		0.45%	15%
Total Cash and Cash Investments					\$52,751.55	\$52,855.02	\$103.47			15%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est Annual Income(\$)	% of Acct
XLE	ENERGY SELECT SECTOR	75.0000	93.20000	6,990.00	5,841.94	1,148.06	3.14%	220.18	2%
IVV	ISHARES CORE S&P 500	192.0000	529.96000	101,752.32	39,762.35	61,989.97	1.25%	1,278.97	28%
AGG	ISHARES CORE US	123.0000	96.52000	11,871.96	13,332.71	(1,460.75)	3.66%	435.10	3%
PFF	ISHARES PREFERRED INCOME	127.0000	31.75000	4,032.25	5,004.31	(972.06)	N/A	N/A	1%
SJNK	SPDR BLMRG SHR TR HG YLD	172.0000	24.99000	4,298.28	5,001.91	(703.63)	7.67%	329.96	1%
VEA	VANGUARD FTSE DEVELOPED	1,079.0000	50.72000	54,726.88	43,565.38	11,161.50	2.25%	1,236.53	15%
VWO	VANGUARD FTSE EMERGING	786.0000	43.08000	33,860.88	32,284.11	1,576.77	0.35%	121.04	9%
VO	VANGUARD MID CAP ETF	192.0000	244.60000	46,963.20	24,608.13	22,355.07	1.59%	747.65	13%
VNQ	VANGUARD REAL ESTATE	178.0000	83.24000	14,816.72	13,672.18	1,144.54	3.51%	521.47	4%
VB	VANGUARD SMALL CAP ETF	128.0000	222.29000	28,453.12	15,587.65	12,865.47	1.21%	346.57	8%
Total Exchange Traded Funds				\$307,765.61	\$198,660.67	\$109,104.94		\$5,237.47	85%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Contributory IRA of
ROSEMARIE SCHER
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Statement Period
May 1-31, 2024

Transactions - Summary

Beginning Cash* as of 05/01	+	Deposits	+	Withdrawals	-	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	Ending Cash* as of 05/31
\$52,751.55		\$0.00		\$0.00		\$0.00		\$0.00		\$103.47		\$0.00	\$52,855.02
Other Activity \$0.00 Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.													
*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.													

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
05/07	Dividend	Cash Dividend	AGG	ISHARES CORE US				36.26	
	Dividend	Cash Dividend	PFF	ISHARES PREFERRED INCOME				20.28	
	Dividend	Cash Dividend	SJNK	SPDR BLMRG SHR TR HG YLD				27.50	
05/16	Interest	Bank Interest	XZ	BANK INT 041624-051524				19.43	
Total Transactions								\$103.47	\$0.00

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
05/01	Beginning Balance	XZ	05/31	Ending Balance	XZ
		\$52,751.55			\$52,855.02
05/07	BANK CREDIT FROM BROKERAGE	X	05/31	Interest Rate	Z
		84.04			0.45%
05/15	BANK INTEREST - TD BANK NA	XZ			
		19.43			
* Your interest period was 04/16/24 - 05/15/24. **					

Endnotes For Your Account

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

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Statement Period
May 1-31, 2024

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Contributory IRA of
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CHARLES SCHWAB & CO INC CUST
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Statement Period
May 1-31, 2024

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Schwab One® Account of
ROSEMARIE SCHER
DESIGNATED BENE PLAN/TOD

Account Number
[REDACTED]
Statement Period
May 1-31, 2024

Account Summary

Ending Account Value as of 05/31
\$2,056,008.32

Beginning Account Value as of 05/01
\$1,902,598.06

\$2.29M

\$1.81M

\$1.35M

\$0.90M

\$0.45M

\$0.0M

Your Consultant

Stephen Frazer
VP, Financial Consultant (SCH)
1 561-837-2105 x212105
stephen.frazer@schwab.com

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ROSEMARIE SCHER
DESIGNATED BENE PLAN/TOD



	Jun'23	Jul	Aug	Sep	Oct	Nov	Dec	Jan'24	Feb	Mar	Apr	May	
									This Statement				Previous Statement
Beginning Value									\$1,902,598.06				\$1,929,764.58
Deposits									0.00				0.00
Withdrawals									0.00				0.00
Dividends and Interest									2,245.34				650.91
Transfer of Securities									0.00				0.00
Market Appreciation/(Depreciation)									151,164.92				(27,817.43)
Expenses									0.00				0.00
Ending Value									\$2,056,008.32				\$1,902,598.06

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpicked securities or assets held outside Schwab's custody.

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of
ROSEMARIE SCHER
DESIGNATED BENE PLAN/TOD

Statement Period
May 1-31, 2024

Top Account Holdings This Period

SYMBOL	Description	Market Value	% of Accounts
CUSIP			
AAPL	APPLE INC	662,109.00	32%
COST	COSTCO WHOLESALE CO	242,967.00	12%
NEE	NEXTERA ENERGY INC	240,060.00	12%
INTU	INTUIT INC	138,345.60	7%
GOOG	ALPHABET INC.	93,938.40	5%

Income Summary

Thousands (\$)

6

4.8

3.3

2.4

1.2

0

2.25

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Gain or (Loss) Summary

	Short-Term (ST)	Long-Term (LT)		YTD
	Gain (Loss)	Gain (Loss)		
This Period	0.00	0.00	Federal Tax Status	
YTD	0.00	0.00	Bank Sweep Interest	0.00
			Cash Dividends	0.00
			Total Income	\$0.00
Unrealized				\$2,245.34
				\$0.00
				\$12,489.81

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Positions - Summary

Beginning Value as of 05/01	Transfer of Securities(In/Out)	Dividends Reinvested	Cash Activity	Change in Market Value	Ending Value as of 05/31	Cost Basis	Unrealized Gain/(Loss)
\$1,902,598.06	\$0.00	\$0.00	\$2,245.34	\$151,164.92	\$2,056,008.32	\$287,020.45	\$1,711,388.15

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Schwab One® Account of
ROSEMARIE SCHER
DESIGNATED BENE PLAN/TOD

Statement Period
May 1-31, 2024

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK NA XZ			55,354.38	57,599.72	2,245.34		0.45%	3%

Total Cash and Cash Investments

\$55,354.38

\$57,599.72

\$2,245.34

3%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABT	ABBOTT LABORATORIES	423.0000	102.19000	43,226.37	12,677.19	30,549.18	2.15%	930.60	2%
ABBV	ABBVIE INC	59.0000	161.24000	9,513.16	4,968.98	4,544.18	3.84%	365.80	<1%
ACN	ACCENTURE PLC F	202.0000	282.29000	57,022.58	11,091.42	45,931.16	1.82%	1,042.32	3%
GOOGL	ALPHABET INC.	540.0000	172.50000	93,150.00	7,372.90	85,777.10	N/A	0.00	5%
GOOG	ALPHABET INC.	540.0000	173.96000	93,938.40	7,330.11	86,608.29	N/A	0.00	5%
AAPL	APPLE INC	3,444.0000	192.25000	662,109.00	67,076.33	595,032.67	0.52%	3,444.00	32%
COST	COSTCO WHOLESALE CO	300.0000	809.89000	242,967.00	23,690.26	219,276.74	0.57%	1,392.00	12%
FAST	FASTENAL CO	226.0000	65.98000	14,911.48	5,756.91	9,154.57	2.36%	352.56	<1%
INTU	INTUIT INC	240.0000	576.44000	138,345.60	13,356.13	124,989.47	0.62%	864.00	7%
ISRG	INTUITIVE SURGICAL	171.0000	402.12000	68,762.52	6,634.12	62,128.40	N/A	0.00	3%
NEE	NEXTERA ENERGY INC	3,000.0000	80.02000	240,060.00	46,557.22	193,502.78	2.57%	6,180.00	12%
NKE	NIKE INC	674.0000	95.05000	64,063.70	16,449.52	47,614.18	1.55%	997.52	3%
ORCL	ORACLE CORP	412.0000	117.19000	48,282.28	11,307.71	36,974.57	1.36%	659.20	2%
QCOM	QUALCOMM INC	292.0000	204.05000	59,582.60	14,227.96	45,354.64	1.56%	934.40	3%
SBUX	STARBUCKS CORP	602.0000	80.22000	48,292.44	11,437.39	36,855.05	2.84%	1,372.56	2%
TROW	T ROWE PRICE GROUP	257.0000	117.83000	30,282.31	13,041.95	17,240.36	4.2%	1,274.72	1%
V	VISA INC	220.0000	272.46000	59,941.20	8,643.54	51,297.66	0.76%	457.60	3%



Schwab One® Account of
ROSEMARIE SCHER
DESIGNATED BENE PLAN/TOD

Statement Period
May 1-31, 2024

Positions - Equities (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
GWV	WW GRAINGER INC	26.0000	921.46000	23,957.96	5,400.81	18,557.15	0.8%	193.44	1%
Total Equities				\$1,998,408.60	\$287,020.45	\$1,711,388.15		\$20,460.72	97%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments. In which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 05/01	Deposits	Withdrawals	Purchases	Sales/Redemptions	Dividends/Interest	Expenses	Ending Cash* as of 05/31
\$55,354.38	\$0.00	\$0.00	\$0.00	\$0.00	\$2,245.34	\$0.00	\$57,599.72

Other Activity \$0.00 Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
05/10	Dividend	Qual. Dividend	COST	COSTCO WHOLESALE CO				348.00	
05/15	Dividend	Qual. Dividend	ABT	ABBOTT LABORATORIES				232.65	
	Dividend	Qual. Dividend	ABBV	ABBVIE INC				91.45	
	Dividend	Qual. Dividend	ACN	ACCENTURE PLC				260.58	
05/16	Interest	Bank Interest XZ		BANK INT 041624-051524				20.38	
	Dividend	Qual. Dividend	AAPL	APPLE INC				861.00	
05/23	Dividend	Qual. Dividend	FAST	FASTENAL CO				88.14	
05/31	Dividend	Qual. Dividend	SBUX	STARBUCKS CORP				343.14	
Total Transactions								\$2,245.34	\$0.00

Date column represents the Settlement/Process date for each transaction.



Schwab One® Account of
ROSEMARIE SCHER
DESIGNATED BENE PLANTOD

Statement Period
May 1-31, 2024

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
05/01	Beginning Balance ^{x,z}	\$55,354.38	05/23	BANK CREDIT FROM BROKERAGE ^x	88.14
05/10	BANK CREDIT FROM BROKERAGE ^x	348.00	05/31	BANK CREDIT FROM BROKERAGE ^x	343.14
05/15	BANK INTEREST - TD BANK NA ^{x,z}	20.38	05/31	Ending Balance ^{x,z}	\$57,599.72
05/15	BANK CREDIT FROM BROKERAGE ^x	324.10	05/31	Interest Rate ^{*z}	0.45%
05/16	BANK CREDIT FROM BROKERAGE ^x	1,121.58			

* Your interest period was 04/16/24 - 05/15/24. ^z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	05/13	Qual Div	GWV	WW GRAINGER INC	26.0000	2.0500		06/01		53.30
	05/17	Qual Div	V	VISA INC	220.0000	0.5200		06/03		114.40
	05/30	Qual Div	QCOM	QUALCOMM INC	292.0000	0.8500		06/20		248.20
Total Pending Transactions										\$415.90

Pending transactions are not included in account value.

Endnotes For Your Account

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on

positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.



Schwab One® Account of

ROSEMARIE SCHER
DESIGNATED BENE PLANTOD

Terms and Conditions (continued)

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. 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This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Untraded securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account; or covered by the Account's SIPC account protection and are not

Statement Period
May 1-31, 2024

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Schwab One® Account of
ROSEMARIE SCHER
DESIGNATED BENE PLANTOD

Statement Period
May 1-31, 2024

Terms and Conditions (continued)

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ROSEMARIE SCHER
457 - STATE OF FLORIDA DEFERRED COMPENSATION PLAN-457-[REDACTED]
Last Login : 6/2/23, 11:09 AM ET

Balance details (as of 6/5/24)

Total balance

\$397,356.15

Rate of return

▲ +1.58%

1/1/24 - 4/30/24

Year to date

1 Year

[more timeframes](#)

33 percent investments

Recent activity

Transaction	Effective date	Amount
Explicit Asset Fee	5/31/24	\$27.59
Purchase	5/31/24	\$2,300.00
Explicit Asset Fee	4/30/24	\$26.03
Purchase	4/30/24	\$2,300.00
Explicit Asset Fee	3/28/24	\$27.12
Purchase	3/28/24	\$2,300.00
Purchase	2/29/24	\$2,300.00

Transaction	Effective date	Amount
Explicit Asset Fee	2/29/24	\$24.86
View all transactions		

Quarterly activity (4/1/24 - 6/5/24)

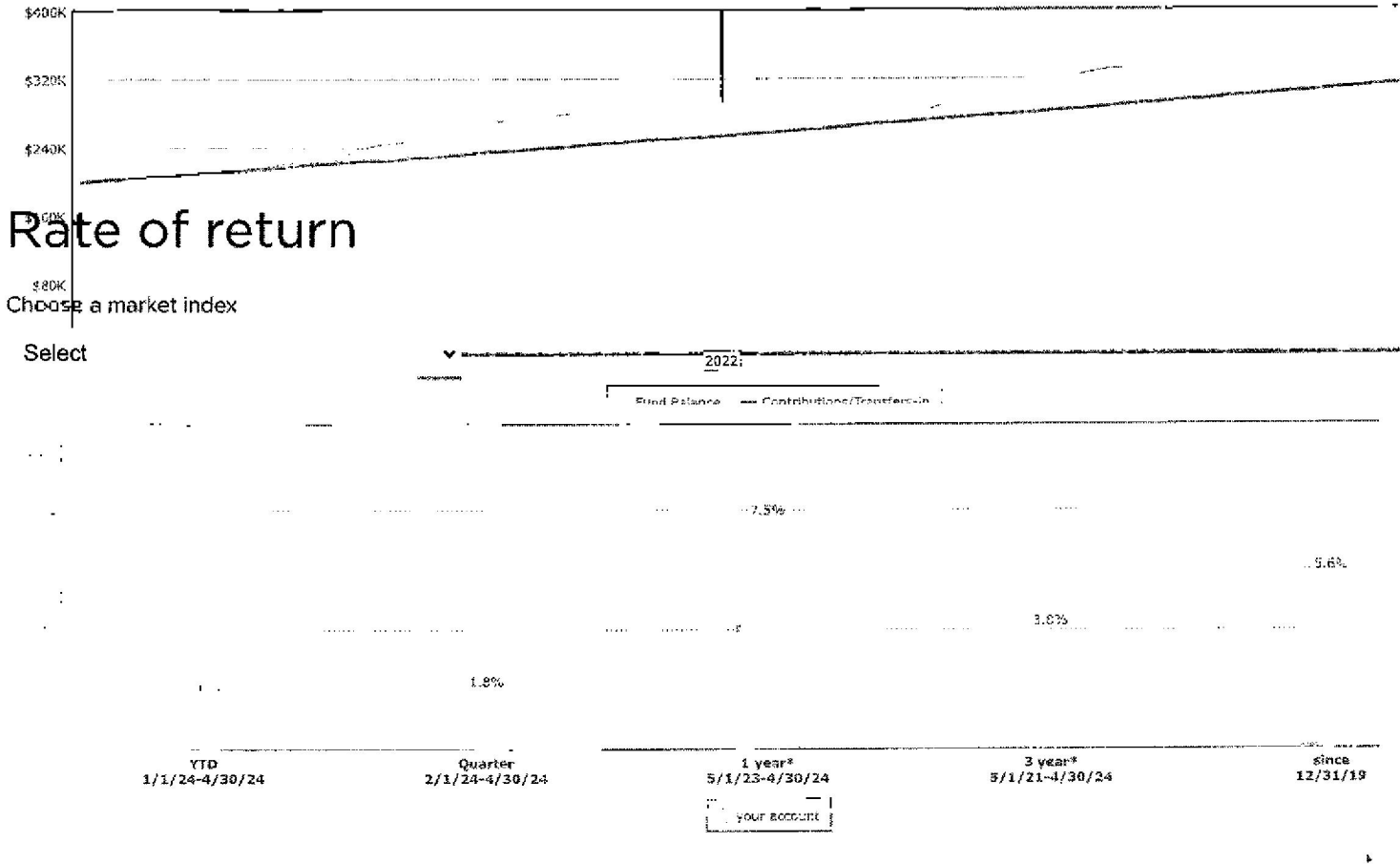
Activity	Amount
Previous quarter ending balance	\$388,372.18
Deposits/Transfer In	\$4,600.00
Dividends	\$0.00
Loan payments	\$0.00
Investment gain/loss and interest	\$4,437.59
Charges	-\$53.62
Withdrawals/Transfer Out	\$0.00
Current balance	\$397,356.15
View online statements	

Money source balance

Money source	Current balance
Salary Reduction	\$397,356.15
View investments	

Balance history

Date	
06/05/2024	▼
Balance	Contribution / Transfers-in
\$397,356.15	\$317,722.72



The personal rate of return calculation is an estimated return rate for your defined contribution account for the specified period. The calculation considers account balance at the beginning of the period, as well as contributions, withdrawals, growth or decline in the value of your account assets, and the period's ending balance. The calculation reflects your account balance net of fees but does not include amounts attributable to any outstanding loan assets or self-directed brokerage account assets. Past performance does not guarantee future investment performance.

To learn more about the personal rate of return, please read the [personal rate of return FAQs](#).

*A hypothetical rate of return that, if achieved annually, would have produced the same cumulative return, if performance had been constant over the entire period.

ROSEMARIE SCHER
457 - STATE OF FLORIDA DEFERRED COMPENSATION PLAN-457:

My Investments as of 06/05/2024

[View investment election](#) | [Research available funds](#)

Investment

By Source then Fund

Salary Reduction

Fund	Asset Class	Units/Shares	Price	Principal Invested	Net by	Current Balance	Gain/Loss
NRS Florida Fixed Fund	Short-Term Investments	N/A	N/A	\$160,320.96	\$2,300.00	\$835.42	\$163,456.38 41.14%
Fact Sheet							
T. Rowe Price Capital Appreciation Trust	Balanced	2,602.5272	54.3200	\$139,154.88	\$1,150.00	\$1,064.40	\$141,369.28 35.58%
Disclosure Document Fact Sheet							
Ticker: XX200							
T. Rowe Price Overseas Stock Fund - I	International Stocks	6,920.7546	13.3700	\$88,896.34	\$1,150.00	\$2,484.15	\$92,530.49 23.29%
Prospectus Fact Sheet							
Ticker: TROIX							
Subtotal:				\$388,372.18	\$4,600.00	\$4,383.97	\$397,356.15 100.00%

Note: Because of rounding, percentages may not total 100%.

The figures shown represent past performance and do not guarantee future results. Investment return, principal value and current performance fluctuate, so account value at the time of the withdrawal may be higher or lower than the amount invested. Current performance may be lower or higher than the performance data quoted.

Review your investments

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ROSEMARIE SCHER

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] **Plan(s):** 457(b)
Dates: 1/1/2024 - 3/31/2024

Balance and performance

Total account balance **\$388,372.18**

Personal rate of return

	Quarterly	1-year
457(b) Plan	3.08%	10.38%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance	\$370,005.79
Contributions	\$6,900.00
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Investment gain/loss and interest	\$11,544.34
Fees/Charges	-\$77.95
Withdrawals/Transfers Out	\$0.00
Current quarter ending balance	\$388,372.18

* May include dividends, fund reimbursements and/or capital gains

Current investments by asset class

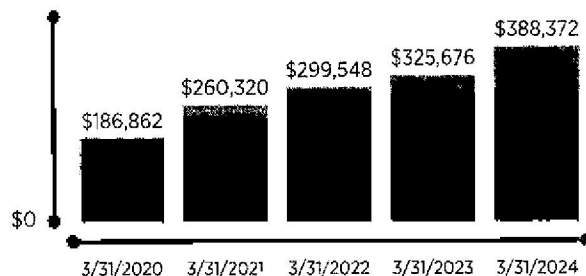
This chart shows how the money in your account is divided among the different asset classes.

Note: Due to rounding, percentages may not equal 100%.



Short term	41.28%
Balanced	35.83%
International	22.89%

Balance history



Account balances are rounded to the nearest dollar and are the balances at the time your original statement was produced.

Retirement readiness

How much income will you need in retirement?



Want to find out?

Log in to **www.nrsflorida.com** to add more information & see your full retirement picture.

My Interactive Retirement PlannerSM will help you:

➔ **Set** your retirement goals

Track your progress

Review options for improving your retirement outlook

April is Financial Literacy Month

We care passionately about helping you plan for a secure retirement. For Financial Literacy Month (April) and America Saves Week (April 8-12) we have created resources to help you get into the spirit and boost your knowledge. This is a great time to acknowledge that we all have room to grow when it comes to financial matters – so let's take advantage of this special month and commit to learning more.

Visit www.nrsflorida.com to learn more.

(03/24)

Contributions and withdrawals

	Contributions			Withdrawals	
	YTD contributions	Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$6,900.00	\$6,900.00	\$2,300.00	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 3/31/2024
457(b) Plan	\$313,122.72	\$0.00	\$75,249.46	\$388,372.18

"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction
Nrs Florida Fixed Fund	50.00%
TRowePr Cap App A	25.00%
TRowePr Ovrseas Stk I	25.00%
Total	100%

Beneficiaries

Primary	Contingent
457(b) [REDACTED]	100%



If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).

Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Salary Reduction

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest*	Fees/Charges	Withdrawals/Transfers Out	Units/Shares	Units/Shares price	Current quarter balance
International TRowePr Ovrseas Stk I ^{II}	\$83,586.27	\$1,725.00	\$0.00	\$0.00	\$3,602.65	-\$17.58	\$0.00	6,832.9239	13.0100	\$88,896.34
Balanced TRowePr Cap App A ^{II}	\$130,639.44	\$1,725.00	\$0.00	\$0.00	\$6,818.25	-\$27.81	\$0.00	2,581.2443	53.9100	\$139,154.88
Short term Nrs Florida Fixed Fund	\$155,780.08	\$3,450.00	\$0.00	\$0.00	\$1,123.44	-\$32.56	\$0.00	N/A	N/A	\$160,320.96

Investment activity (continued)

457(b) Salary Reduction (continued)

Total	\$370,005.79	\$6,900.00	\$0.00	\$0.00	\$11,544.34	-\$77.95	\$0.00	\$388,372.18
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* May consist of dividends, fund reimbursements and/or capital gains

* Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

† Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	1/31/2024	-\$25.97	Explicit Asset Fee	457(b) Salary Reduction	Nrs Florida Fixed Fund TRowePr Cap App A TRowePr Ovrseas Stk I	N/A 51.4600 12.2500	N/A -0.1788 -0.4711	-\$10.99 -\$9.21 -\$5.77
1/31/2024	1/31/2024	\$2,300.00	Deferral	457(b) Salary Reduction	Nrs Florida Fixed Fund TRowePr Cap App A TRowePr Ovrseas Stk I	N/A 51.4600 12.2500	N/A 11.1737 46.9388	\$1,150.00 \$575.00 \$575.00
	2/29/2024	-\$24.86	Explicit Asset Fee	457(b) Salary Reduction	Nrs Florida Fixed Fund TRowePr Cap App A TRowePr Ovrseas Stk I	N/A 52.9000 12.6200	N/A -0.1680 -0.4436	-\$10.38 -\$8.88 -\$5.60
2/29/2024	2/29/2024	\$2,300.00	Deferral	457(b) Salary Reduction	Nrs Florida Fixed Fund TRowePr Cap App A TRowePr Ovrseas Stk I	N/A 52.9000 12.6200	N/A 10.8696 45.5626	\$1,150.00 \$575.00 \$575.00
	3/28/2024	-\$27.12	Explicit Asset Fee	457(b) Salary Reduction	Nrs Florida Fixed Fund TRowePr Cap App A TRowePr Ovrseas Stk I	N/A 53.9100 13.0100	N/A -0.1803 -0.4773	-\$11.19 -\$9.72 -\$6.21
3/29/2024	3/28/2024	\$2,300.00	Deferral	457(b) Salary Reduction	Nrs Florida Fixed Fund TRowePr Cap App A TRowePr Ovrseas Stk I	N/A 53.9100 13.0100	N/A 10.6659 44.1968	\$1,150.00 \$575.00 \$575.00

Important disclosures

2nd Qtr. yield = 2.99%; contract floor through 2024 = 2.90%

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 3/31/2024. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 3/31/2024

				Total Return (%)		Average Annual Return (%)				
				3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	
Asset allocation										
XX196	TRowePr RtrmtBal Trust F (b)	Allocation--30% to 50% Equity	3.54	10.93	5.60	4.97	5.66	1/13/2012	0.370	
XX184	TRowePr 2005 Trust F (b)	Target-Date 2000-2010	3.72	11.38	5.50	5.04	5.87	1/13/2012	0.370	
XX185	TRowePr 2010 Trust F (b)	Target-Date 2000-2010	3.99	12.11	5.94	5.43	6.43	1/13/2012	0.370	
XX186	TRowePr 2015 Trust F (b)	Target-Date 2015	4.24	12.79	6.41	5.94	7.20	1/13/2012	0.370	
XX187	TRowePr 2020 Trust F (b)	Target-Date 2020	4.48	13.44	6.88	6.49	7.94	1/13/2012	0.370	
XX188	TRowePr 2025 Trust F (b)	Target-Date 2025	4.96	14.74	7.60	7.10	8.71	1/13/2012	0.370	

Performance (continued)

				Total Return (%)	Average Annual Return (%)					
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
Asset allocation										
	XX189	TRowePr 2030 Trust F (b)	Target-Date 2030	5.85	17.05	8.45	7.76	9.48	1/13/2012	0.370
	XX190	TRowePr 2035 Trust F (b)	Target-Date 2035	6.86	19.57	9.36	8.37	10.16	1/13/2012	0.370
	XX191	TRowePr 2040 Trust F (b)	Target-Date 2040	7.75	21.72	10.11	8.89	10.67	1/13/2012	0.370
	XX192	TRowePr 2045 Trust F (b)	Target-Date 2045	8.34	23.11	10.65	9.20	10.93	1/13/2012	0.370
	XX193	TRowePr 2050 Trust F (b)	Target-Date 2050	8.50	23.53	10.74	9.24	10.96	1/13/2012	0.370
	XX194	TRowePr 2055 Trust F (b)	Target-Date 2055	8.54	23.66	10.73	9.24	10.96	1/13/2012	0.370
	XX195	TRowePr 2060 Trust F (b)	Target-Date 2060	8.53	23.62	10.73	N/A	9.24	12/5/2014	0.370
	XX245	TRowePr 2065 Trust F (b)	Target-Date 2065+	8.53	23.59	N/A	N/A	10.85	10/19/2020	0.370
Specialty										
	TTMIX	TRowePr Comm Tech I	Communications	14.50	39.25	12.53	13.66	14.37	10/13/1993	0.680
	THISX	TRowePr Hlth Scnc I	Health	7.98	14.04	10.12	11.85	13.78	12/29/1995	0.670
	VGSNX	Vngrd RealEst Indx Inst	Real Estate	-1.16	8.58	3.74	6.24	7.91	12/2/2003	0.100
	TSNIX	TRowePr Scnc Tech I	Technology	17.01	41.93	16.43	16.39	11.90	9/30/1987	0.690
International										
	RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	5.22	14.64	7.22	5.99	8.00	6/17/1999	0.570
	VTSNX	Vngrd Ttl IntlStkIndx Inst	Foreign Large Blend	4.32	13.00	6.19	4.48	5.13	11/29/2010	0.080
✓	TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	4.25	13.63	7.21	4.95	3.81	12/29/2006	0.670
Small cap										
	PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	6.12	19.86	9.99	12.12	11.67	5/3/1960	0.660
	VSCIX	Vngrd SmCap Indx Inst	Small Blend	7.52	22.53	10.00	8.95	9.09	7/7/1997	0.040
	VSENX	JPM SmCap Eq R6	Small Blend	5.51	15.39	9.28	9.04	12.50	12/20/1994	0.740
	XX436	SmCap Val Eq D	Small Blend	3.92	16.88	8.35	7.53	9.88	1/13/2012	0.640
	WIAEX	Wasatch SmCap Gr Inst	Small Growth	4.07	17.45	8.06	9.08	11.62	12/8/1986	1.060
	XX435	SmCap Cor Eq D	Small Growth	5.68	20.60	9.48	9.57	12.16	1/13/2012	0.740
	DVZRX	DE SmCap Val R6	Small Value	6.21	18.45	9.03	N/A	9.20	5/2/2016	0.700
Mid cap										
	VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	9.94	23.25	11.64	9.92	10.89	3/28/2011	0.080
	XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	8.48	21.71	10.40	11.30	13.20	1/13/2012	0.610
	JMVYX	JPM MdCap Val R6	Mid-Cap Value	9.36	21.87	10.09	8.81	11.76	11/13/1997	0.740
	XX437	MdCap Val D	Mid-Cap Value	11.42	28.32	13.43	10.34	12.60	1/13/2012	0.640
Large cap										
	VIIIX	Vngrd Inst Indx Inst Pls	Large Blend	10.55	29.86	15.03	12.95	8.79	7/7/1997	0.020
	PDGIX	TRowePr Divd Gr I	Large Blend	8.13	20.65	13.07	12.09	10.33	12/30/1992	0.500
	FLCNX	Fid Contra K6	Large Growth	17.73	45.98	16.97	N/A	16.23	5/25/2017	0.450
	FBCGX	Fid Blue Chip Gr K6	Large Growth	15.20	49.57	21.06	N/A	19.53	5/25/2017	0.460
	XX466	TRowePr Gr Stk B	Large Growth	12.32	41.39	12.90	13.40	11.14	3/31/2006	0.450
	XX465	TRowePr Eq Inc B	Large Value	8.78	20.35	11.06	8.96	8.05	9/8/2006	0.450
Balanced										
✓	XX200	TRowePr Cap App A	Allocation--50% to 70% Equity	5.19	17.58	11.58	10.90	9.82	3/31/2006	0.570
	FPKFX	Fid Puritan K6	Moderate Allocation	9.27	24.67	N/A	N/A	11.80	6/14/2019	0.320

Performance (continued)

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)					Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception			
Bonds										
REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	0.23	10.98	2.66	N/A	3.57	4/22/2016		0.560
DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	-0.32	4.09	1.89	2.52	5.94	12/30/1988		0.410
TSPNX	TRowePr Spctrm Inc I	Multisector Bond	0.79	6.20	2.53	2.89	6.18	6/29/1990		0.470

Fixed investment option

VRU#	Fixed investment option	Annualized current quarter yield (%)	Current year guaranteed minimum yield (%)
✓ 365	NRS Florida Fixed Fund	2.990	N/A

Disclosures

Fee disclosures

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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